

2008

Life

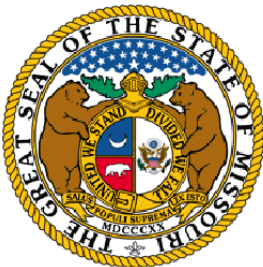
Accident

and Health

# Supplement Report

Statistics Section

May 2009



**D I F P**

Department of Insurance  
Financial Institutions &  
Professional Registration

**MISSOURI  
LIFE  
ACCIDENT & HEALTH  
SUPPLEMENT REPORT  
2008**

**Department of Insurance, Financial Institutions & Professional Registration  
Statistics Section  
May 2009**

## PREFACE

The **Missouri Life, Accident & Health Supplement Report 2008** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file annual statement supplements for Missouri for 2008. This form is used to collect data in greater detail than reported in the 2008 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. Charts have also been included in this publication, for each line of business, only if the line of business has five years of data to report. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Report 2008** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration also has a web site located at [www.difp.mo.gov](http://www.difp.mo.gov).

# Other Publications

## Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration**  
**P.O. Box 690**  
**Jefferson City, MO 65102-0690**

1. ***Missouri Complaint Index Report***  
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***  
summary information: [http://www.insurance.mo.gov/aboutMDI/annual\\_report.htm](http://www.insurance.mo.gov/aboutMDI/annual_report.htm)
3. ***Missouri Legal Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Property & Casualty Supplement Data Report***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***  
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Product Liability (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/prodliab/index.htm>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. ***Mortgage Guaranty Report***  
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. ***Private Passenger Automobile Report***  
summary information: <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. ***Missouri Health Maintenance Organization Report***  
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

**Databases:** For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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**SAMPLE COPY  
OF  
ANNUAL STATEMENT  
SUPPLEMENT FOR MISSOURI  
FOR YEAR ENDING  
DECEMBER 31, 2008**





MISSOURI DEPARTMENT OF INSURANCE,  
FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI

FOR YEAR ENDING  
2007

DUE DATE - MARCH 1			SEE INSTRUCTIONS ON REVERSE SIDE			
NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PERSON COMPLETING FORM	TELEPHONE NUMBER		
LIFE INSURANCE						
INDIVIDUAL BUSINESS	NUMBER OF INSURED	DIRECT PREMIUM & ANNUITY CONSIDERATIONS	DIRECT DIVIDENDS TO POLICYHOLDER	DIRECT CLAIMS, BENEFITS & SURRENDER VALUES PAID	LIFE INSURANCE IN FORCE (000) DECEMBER 31	
1.1) Whole						
1.2) Term						
1.3) Universal						
1.4) Graded Death Benefits						
1.5) Credit						
1.6) Variable Life						
1.7) Annuities (with life contingencies)						
a) Ordinary						
b) Variable						
c) Modified Guaranteed						
d) Equity Indexed						
1.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)						
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GROUP BUSINESS						
2.1) Whole						
2.2) Term						
2.3) Universal						
2.4) Graded Death Benefits						
2.5) Credit						
2.6) Variable Life						
2.7) Annuities (with life contingencies)						
a) Ordinary						
b) Variable						
c) Modified Guaranteed						
d) Equity Indexed						
2.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)						
2.9) Other Considerations						
2.10) TOTAL GROUP						
3) TOTAL LIFE						
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INDIVIDUAL BUSINESS	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
4.1) Comprehensive Medical Expense (see definition on reverse side)						
4.2) Medicare Supplement						
4.3) Long Term Care						
4.4) Specified Disease						
4.5) Accident Only						
4.6) Disability Income						
4.7) Dental						
4.8) Limited Benefit						
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SEE REVERSE SIDE FOR ADDITIONAL INFORMATION NEEDED FOR SMALL EMPLOYERS AND ASSOCIATIONS						

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# DEFINITION OF TERMS

## Life Insurance

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of **1 (one)**.

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**Cash Flow Loss Ratio:** The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though

legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Variable:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Equity Indexed:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**Other Considerations:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

# DEFINITION OF TERMS

## Accident & Health

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**Small Employer (2 – 50 employees) or (3 – 25 employees):** Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**Small Employer (3 – 25 employees):** Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**Medicare Part D:** Optional prescription drug benefits provided through Medicare.

**Medicare Advantage/Medicare PPO Product:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**1999- 2008**

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$769,291,874	\$861,967,438	\$302,475,773	112.05%	151.37%	4.27%
2000	\$786,815,707	\$833,166,168	\$315,707,873	105.89%	146.02%	2.28%
2001	\$752,703,695	\$737,354,868	\$310,524,941	97.96%	139.22%	-4.34%
2002	\$784,548,602	\$834,005,699	\$316,967,016	106.30%	146.71%	4.23%
2003	\$719,119,352	\$797,276,767	\$323,220,961	110.87%	155.82%	-8.34%
2004	\$760,946,118	\$860,216,353	\$311,864,185	113.05%	154.03%	5.82%
2005	\$701,647,462	\$1,237,629,495	\$308,194,063	176.39%	220.31%	-7.79%
2006	\$725,236,838	\$788,864,126	\$310,866,850	108.77%	151.64%	3.36%
2007	\$694,747,666	\$790,985,364	\$319,678,240	113.85%	159.87%	-4.20%
2008	\$748,386,360	\$736,372,964	\$338,046,133	98.39%	143.56%	7.72%

## INDIVIDUAL TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$200,973,899	\$124,310,754	\$9,856,079	61.85%	66.76%	-9.27%
2000	\$213,945,592	\$137,088,684	\$6,372,973	64.08%	67.06%	6.45%
2001	\$232,002,403	\$125,602,619	\$13,119,985	54.14%	59.79%	8.44%
2002	\$264,255,937	\$191,261,162	\$15,404,195	72.38%	78.21%	13.90%
2003	\$311,467,903	\$184,996,306	\$10,173,738	59.39%	62.66%	17.87%
2004	\$347,382,114	\$212,249,288	\$9,263,420	61.10%	63.77%	11.53%
2005	\$346,852,356	\$259,159,296	\$8,750,340	74.72%	77.24%	-0.15%
2006	\$324,914,256	\$205,976,421	\$9,376,107	63.39%	66.28%	-6.32%
2007	\$425,122,250	\$261,285,814	\$9,199,275	61.46%	63.63%	30.84%
2008	\$395,958,904	\$290,161,126	\$8,651,368	73.28%	75.47%	-6.86%

## INDIVIDUAL UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$392,321,964	\$318,771,594	\$6,557,565	81.25%	82.92%	-21.84%
2000	\$368,902,373	\$368,554,786	\$7,066,780	99.91%	101.82%	-5.97%
2001	\$414,523,544	\$444,132,853	\$6,122,175	107.14%	108.62%	12.37%
2002	\$464,925,509	\$359,544,541	\$5,035,888	77.33%	78.42%	12.16%
2003	\$491,131,691	\$331,504,239	\$6,524,954	67.50%	68.83%	5.64%
2004	\$552,152,498	\$479,281,007	\$4,442,311	86.80%	87.61%	12.42%
2005	\$504,117,494	\$348,497,145	\$5,165,009	69.13%	70.15%	-8.70%
2006	\$507,239,598	\$394,254,964	\$4,264,290	77.73%	78.57%	0.62%
2007	\$515,700,108	\$341,779,305	\$4,735,773	66.27%	67.19%	1.67%
2008	\$506,318,432	\$538,538,821	\$4,688,405	106.36%	107.29%	-1.82%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$10,029,134	\$6,156,816	\$55,153	61.39%	61.94%	3.13%
2000	\$9,778,212	\$5,931,444	\$62,754	60.66%	61.30%	-2.50%
2001	\$10,878,673	\$8,150,202	\$52,431	74.92%	75.40%	11.25%
2002	\$10,412,824	\$7,480,188	\$201,132	71.84%	73.77%	-4.28%
2003	\$10,595,166	\$7,331,969	\$194,172	69.20%	71.03%	1.75%
2004	\$10,223,158	\$7,853,757	\$190,529	76.82%	78.69%	-3.51%
2005	\$9,615,705	\$8,308,272	\$179,856	86.40%	88.27%	-5.94%
2006	\$8,937,343	\$8,483,380	\$162,029	94.92%	96.73%	-7.05%
2007	\$23,472,241	\$9,939,838	\$34,632	42.35%	42.49%	162.63%
2008	\$8,864,756	\$7,687,584	\$29,669	86.72%	87.06%	-62.23%

## INDIVIDUAL CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$6,995,630	\$5,659,503	\$0	80.90%	80.90%	-5.70%
2000	\$6,413,822	\$4,115,994	\$514	64.17%	64.18%	-8.32%
2001	\$7,444,004	\$2,816,772	\$2,734	37.84%	37.88%	16.06%
2002	\$8,279,028	\$3,618,201	\$6,441	43.70%	43.78%	11.22%
2003	\$3,536,919	\$2,241,861	\$0	63.38%	63.38%	-57.28%
2004	\$3,297,476	\$2,866,583	\$0	86.93%	86.93%	-6.77%
2005	\$4,054,966	\$2,669,454	\$0	65.83%	65.83%	22.97%
2006	\$4,866,381	\$1,681,669	\$0	34.56%	34.56%	20.01%
2007	\$1,789,474	\$1,088,251	\$0	60.81%	60.81%	-63.23%
2008	\$1,547,031	\$1,128,422	\$0	72.94%	72.94%	-13.55%

## INDIVIDUAL VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$241,739,686	\$268,122,865	\$816,647	110.91%	111.25%	21.86%
2000	\$267,257,239	\$179,877,908	\$1,943,311	67.31%	68.03%	10.56%
2001	\$312,984,706	\$146,437,278	\$10,028,648	46.79%	49.99%	17.11%
2002	\$263,942,909	\$153,198,805	\$9,623,305	58.04%	61.69%	-15.67%
2003	\$281,526,177	\$171,943,996	\$2,295,915	61.08%	61.89%	6.66%
2004	\$266,155,970	\$298,729,942	\$3,393,872	112.24%	113.51%	-5.46%
2005	\$264,276,576	\$353,997,068	\$3,668,394	133.95%	135.34%	-0.71%
2006	\$268,013,253	\$204,479,712	\$3,054,607	76.29%	77.43%	1.41%
2007	\$247,583,451	\$187,770,718	\$3,803,419	75.84%	77.38%	-7.62%
2008	\$277,320,633	\$206,589,636	\$6,038,403	74.49%	76.67%	12.01%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$407,245,440	\$779,679,935	\$3,527,055	191.45%	192.32%	11.67%
2000	\$373,200,127	\$900,976,486	\$3,258,370	241.42%	242.29%	-8.36%
2001	\$1,305,828,841	\$1,007,825,710	\$2,541,149	77.18%	77.37%	249.90%
2002	\$1,554,696,964	\$872,194,110	\$1,965,701	56.10%	56.23%	19.06%
2003	\$1,266,302,842	\$823,503,089	\$1,915,121	65.03%	65.18%	-18.55%
2004	\$1,208,751,601	\$1,005,859,160	\$1,418,229	83.21%	83.33%	-4.54%
2005	\$1,212,579,611	\$1,133,952,482	\$849,961	93.52%	93.59%	0.32%
2006	\$1,089,198,163	\$1,374,264,980	\$852,692	126.17%	126.25%	-10.18%
2007	\$1,079,427,402	\$1,560,890,843	\$53,486,559	144.60%	149.56%	-0.90%
2008	\$1,631,861,118	\$1,466,679,173	\$51,748,396	89.88%	93.05%	51.18%

## INDIVIDUAL VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$240,866,934	\$168,874,196	\$307,035	70.11%	70.24%	-12.46%
2000	\$235,538,781	\$258,676,378	\$371,233	109.82%	109.98%	-2.21%
2001	\$416,637,139	\$237,931,299	\$491,892	57.11%	57.23%	76.89%
2002	\$892,245,719	\$460,158,691	\$64,575,284	51.57%	58.81%	114.15%
2003	\$1,104,621,663	\$565,750,142	\$59,360,346	51.22%	56.59%	23.80%
2004	\$1,114,587,077	\$702,024,508	\$52,713,101	62.99%	67.71%	0.90%
2005	\$1,048,332,179	\$827,719,273	\$47,621,403	78.96%	83.50%	-5.94%
2006	\$1,088,966,954	\$1,009,354,714	\$45,876,413	92.69%	96.90%	3.88%
2007	\$1,522,786,782	\$1,225,527,244	\$641,646	80.48%	80.52%	39.84%
2008	\$1,543,627,079	\$1,082,655,878	\$710,225	70.14%	70.18%	1.37%

## INDIVIDUAL MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$4,992,238	\$9,810,664	\$0	196.52%	196.52%	191.97%
2000	\$7,815,654	\$15,272,217	\$0	195.41%	195.41%	56.56%
2001	\$53,670,936	\$8,640,161	\$0	16.10%	16.10%	586.71%
2002	\$89,880,827	\$12,790,919	\$0	14.23%	14.23%	67.47%
2003	\$11,725,883	\$4,516,103	\$0	38.51%	38.51%	-86.95%
2004	\$27,098,172	\$2,257,259	\$0	8.33%	8.33%	131.10%
2005	\$19,308,562	\$18,457,937	\$0	95.59%	95.59%	-28.75%
2006	\$31,764,685	\$25,070,263	\$0	78.92%	78.92%	64.51%
2007	\$48,616,121	\$43,945,474	\$0	90.39%	90.39%	53.05%
2008	\$39,764,892	\$13,353,309	\$0	33.58%	33.58%	-18.21%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$55,099,046	\$7,696,289	\$19,267	13.97%	14.00%	107.39%
2000	\$57,750,428	\$19,570,277	\$31,386	33.89%	33.94%	4.81%
2001	\$74,018,507	\$21,347,556	\$0	28.84%	28.84%	28.17%
2002	\$112,708,695	\$35,525,743	\$0	31.52%	31.52%	52.27%
2003	\$147,198,494	\$42,698,243	\$0	29.01%	29.01%	30.60%
2004	\$267,201,368	\$43,888,877	\$0	16.43%	16.43%	81.52%
2005	\$321,080,132	\$69,014,616	\$0	21.49%	21.49%	20.16%
2006	\$446,186,722	\$134,225,653	\$0	30.08%	30.08%	38.96%
2007	\$428,750,802	\$154,362,112	\$0	36.00%	36.00%	-3.91%
2008	\$435,444,489	\$211,062,150	\$0	48.47%	48.47%	1.56%

## INDIVIDUAL DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$1,593,326,078	\$820,192,380	\$444	51.48%	51.48%	11.75%
2000	\$1,683,353,647	\$1,117,711,940	\$429	66.40%	66.40%	5.65%
2001	\$686,818,234	\$401,133,945	\$593,974	58.40%	58.49%	-59.20%
2002	\$88,565,544	\$52,125,293	\$561,135	58.86%	59.49%	-87.10%
2003	\$102,610,655	\$39,995,760	\$498,456	38.98%	39.46%	15.86%
2004	\$96,881,454	\$48,101,602	\$277,219	49.65%	49.94%	-5.58%
2005	\$100,971,117	\$66,680,404	\$101,959	66.04%	66.14%	4.22%
2006	\$91,593,260	\$71,457,947	\$42,509	78.02%	78.06%	-9.29%
2007	\$96,311,198	\$52,897,047	\$84,040	54.92%	55.01%	5.15%
2008	\$82,238,597	\$48,286,363	\$114,856	58.71%	58.85%	-14.61%

## INDIVIDUAL OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A
2002	\$399,119,934	\$352,898,306	\$0	\$1	\$1	N/A
2003	\$480,669,951	\$377,279,394	\$102	78.49%	78.49%	\$0
2004	\$496,081,628	\$459,729,681	\$0	92.67%	92.67%	\$0
2005	\$448,897,065	\$529,386,474	\$177	117.93%	117.93%	-9.51%
2006	\$519,929,434	\$547,251,323	\$85	105.25%	105.25%	15.82%
2007	\$523,533,060	\$469,141,807	\$127	89.61%	89.61%	0.69%
2008	\$421,007,575	\$376,030,181	\$133	89.32%	89.32%	-19.58%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$59,186,388	\$61,142,484	\$138,663	103.30%	103.54%	40.07%
2000	\$45,330,946	\$72,108,705	\$155,077	159.07%	159.41%	-23.41%
2001	\$58,751,294	\$70,812,812	\$38,386	120.53%	120.60%	29.61%
2002	\$72,219,558	\$101,223,887	\$78,323	140.16%	140.27%	22.92%
2003	\$58,182,769	\$199,755,503	\$58,983	343.32%	343.43%	-19.44%
2004	\$47,766,867	\$159,350,495	\$72,074	333.60%	333.75%	-17.90%
2005	\$48,687,415	\$79,016,263	\$75,575	162.29%	162.45%	1.93%
2006	\$33,344,915	\$195,331,633	\$64,850	585.79%	585.99%	-31.51%
2007	\$31,286,221	\$238,746,197	\$75,377	763.10%	763.34%	-6.17%
2008	\$34,361,533	\$143,596,796	\$269,837	417.90%	418.69%	9.83%

## GROUP TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$281,091,200	\$321,445,911	\$2,974,685	114.36%	115.41%	0.13%
2000	\$298,123,665	\$900,454,791	\$3,111,616	302.04%	303.08%	6.06%
2001	\$340,012,832	\$440,792,052	\$3,499,348	129.64%	130.67%	14.05%
2002	\$320,918,890	\$367,675,046	\$4,138,916	114.57%	115.86%	-5.62%
2003	\$346,465,528	\$348,268,875	\$3,769,039	100.52%	101.61%	7.96%
2004	\$340,509,430	\$375,549,371	\$2,662,813	110.29%	111.07%	-1.72%
2005	\$376,714,634	\$397,857,704	\$1,296,566	105.61%	105.96%	10.63%
2006	\$429,762,613	\$358,404,593	\$1,551,526	83.40%	83.76%	14.08%
2007	\$431,403,454	\$359,258,987	\$1,514,546	83.28%	83.63%	0.38%
2008	\$441,547,932	\$389,417,306	\$1,921,557	88.19%	88.63%	2.35%

## GROUP UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$43,447,617	\$33,488,229	\$60,284	77.08%	77.22%	97.15%
2000	\$48,519,127	\$24,659,765	\$60,860	50.82%	50.95%	11.67%
2001	\$28,147,577	\$42,363,105	\$232,777	150.50%	151.33%	-41.99%
2002	\$38,246,367	\$58,441,328	\$62,270	152.80%	152.97%	35.88%
2003	\$84,220,414	\$22,705,391	\$114,261	26.96%	27.10%	120.21%
2004	\$35,587,319	\$25,201,675	\$233,826	70.82%	71.47%	-57.75%
2005	\$31,283,999	\$30,446,603	\$25,564	97.32%	97.40%	-12.09%
2006	\$29,301,961	\$36,623,309	\$69,924	124.99%	125.22%	-6.34%
2007	\$29,674,076	\$29,573,775	\$54,621	99.66%	99.85%	1.27%
2008	\$27,685,127	\$43,898,383	\$59,145	158.56%	158.78%	-6.70%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$7,234,680	\$3,873,207	\$0	53.54%	53.54%	-7.42%
2000	\$8,110,342	\$4,257,520	\$0	52.49%	52.49%	12.10%
2001	\$7,243,641	\$3,893,630	\$0	53.75%	53.75%	-10.69%
2002	\$6,794,329	\$4,078,730	\$0	60.03%	60.03%	-6.20%
2003	\$5,670,626	\$3,778,556	\$0	66.63%	66.63%	-16.54%
2004	\$7,165,366	\$4,885,565	\$0	68.18%	68.18%	26.36%
2005	\$5,742,761	\$5,271,944	\$0	91.80%	91.80%	-19.85%
2006	\$6,078,944	\$5,664,078	\$0	93.18%	93.18%	5.85%
2007	\$6,804,008	\$4,996,951	\$0	73.44%	73.44%	11.93%
2008	\$6,688,145	\$4,542,822	\$0	67.92%	67.92%	-1.70%

## GROUP CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$59,966,043	\$22,088,449	\$99,903	36.83%	37.00%	6.99%
2000	\$56,821,057	\$22,203,611	\$86,251	39.08%	39.23%	-5.24%
2001	\$52,362,733	\$23,437,134	\$55,813	44.76%	44.87%	-7.85%
2002	\$32,514,714	\$23,174,177	\$31,793	71.27%	71.37%	-37.90%
2003	\$31,327,282	\$22,656,984	\$11,355	72.32%	72.36%	-3.65%
2004	\$33,920,188	\$18,191,182	\$33,742	53.63%	53.73%	8.28%
2005	\$34,553,971	\$15,962,140	\$43,284	46.19%	46.32%	1.87%
2006	\$31,965,380	\$16,229,948	\$28,318	50.77%	50.86%	-7.49%
2007	\$34,865,411	\$16,000,567	\$14,676	45.89%	45.93%	9.07%
2008	\$28,058,128	\$16,504,778	\$29,790	58.82%	58.93%	-19.52%

## GROUP VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$5,798,861	\$5,167,036	\$7,113	89.10%	89.23%	-30.27%
2000	\$25,603,035	\$88,650,337	\$7,082	346.25%	346.28%	341.52%
2001	\$69,002,443	\$14,036,900	\$3,569	20.34%	20.35%	169.51%
2002	\$38,795,524	\$14,271,192	\$1,359	36.79%	36.79%	-43.78%
2003	\$26,933,545	\$11,105,514	\$11,660	41.23%	41.28%	-30.58%
2004	\$39,853,535	\$15,457,657	\$5,399	38.79%	38.80%	47.97%
2005	\$20,486,416	\$20,592,546	\$3,748	100.52%	100.54%	-48.60%
2006	\$22,475,590	\$19,826,088	\$2,623	88.21%	88.22%	9.71%
2007	\$140,088,224	\$20,329,605	\$7,434	14.51%	14.52%	523.29%
2008	\$20,806,062	\$68,233,492	\$6,875	327.95%	327.98%	-85.15%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$121,633,339	\$706,163,075	\$846,885	580.57%	581.26%	-33.90%
2000	\$181,983,805	\$342,626,170	\$941,968	188.27%	188.79%	49.62%
2001	\$873,006,299	\$822,323,683	\$1,530,329	94.19%	94.37%	379.72%
2002	\$608,524,892	\$737,808,792	\$2,324,553	121.25%	121.63%	-30.30%
2003	\$560,615,173	\$731,466,554	\$706,082	130.48%	130.60%	-7.87%
2004	\$799,869,908	\$597,706,268	\$558,916	74.73%	74.80%	42.68%
2005	\$589,733,120	\$1,383,275,797	\$554,174	234.56%	234.65%	-26.27%
2006	\$497,524,140	\$765,071,081	\$469,820	153.78%	153.87%	-15.64%
2007	\$520,287,792	\$519,994,112	\$6,621,363	99.94%	101.22%	4.58%
2008	\$784,092,407	\$690,989,009	\$8,208,130	88.13%	89.17%	50.70%

## GROUP VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$94,551,163	\$155,124,310	\$6,602	164.06%	164.07%	-0.39%
2000	\$140,205,481	\$313,054,457	-\$48,589	223.28%	223.25%	48.29%
2001	\$384,017,504	\$232,481,281	-\$59,345	60.54%	60.52%	173.90%
2002	\$327,358,573	\$268,234,268	\$4,857,544	81.94%	83.42%	-14.75%
2003	\$510,198,110	\$312,627,270	\$4,824,799	61.28%	62.22%	55.85%
2004	\$545,078,706	\$383,649,710	\$4,492,924	70.38%	71.21%	6.84%
2005	\$551,621,191	\$489,854,581	\$4,359,578	88.80%	89.59%	1.20%
2006	\$767,946,981	\$563,959,933	\$4,995,914	73.44%	74.09%	39.22%
2007	\$882,713,398	\$718,594,840	\$37,202	81.41%	81.41%	14.94%
2008	\$897,918,963	\$747,341,043	\$0	83.23%	83.23%	1.72%

## GROUP MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$694,752	\$4,759,477	\$0	685.06%	685.06%	150.59%
2000	\$665,569	\$10,288,633	\$0	1545.84%	1545.84%	-4.20%
2001	\$101,924,483	\$5,793,455	\$0	5.68%	5.68%	15213.89%
2002	\$165,241,304	\$9,376,879	\$0	5.67%	5.67%	62.12%
2003	\$31,411,424	\$8,025,290	\$0	25.55%	25.55%	-80.99%
2004	\$71,622,384	\$12,195,641	\$0	17.03%	17.03%	128.01%
2005	\$31,835,305	\$31,978,752	\$0	100.45%	100.45%	-55.55%
2006	\$35,880,969	\$40,451,597	\$0	112.74%	112.74%	12.71%
2007	\$145,866,166	\$139,370,859	\$0	95.55%	95.55%	306.53%
2008	\$236,852,631	\$6,487,727	\$0	2.74%	2.74%	62.38%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$5,357,853	\$0	\$0	0.00%	0.00%	1071470.60%
2000	\$1,581,151	\$2,223	\$0	0.14%	0.14%	-70.49%
2001	\$18,586,973	\$3,821	\$0	0.02%	0.02%	1075.53%
2002	\$35,169,851	\$1,936,319	\$0	5.51%	5.51%	89.22%
2003	\$30,014,836	\$21,280,695	\$0	70.90%	70.90%	-14.66%
2004	\$35,382,506	\$3,993,697	\$0	11.29%	11.29%	17.88%
2005	\$96,677,488	\$14,885,329	\$0	15.40%	15.40%	173.24%
2006	\$16,182,035	\$12,902,183	\$0	79.73%	79.73%	-83.26%
2007	\$18,796,075	\$21,419,128	\$0	113.96%	113.96%	16.15%
2008	\$14,724,952	\$41,748,247	\$0	283.52%	283.52%	-21.66%

## GROUP DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,167,702,978	\$1,231,052,182	\$11,420	56.79%	56.79%	34.94%
2000	\$2,169,000,193	\$862,329,688	\$13,741	39.76%	39.76%	0.06%
2001	\$1,416,297,222	\$498,711,783	\$28,787	35.21%	35.21%	-34.70%
2002	\$852,055,259	\$400,275,113	\$0	46.98%	46.98%	-39.84%
2003	\$912,652,486	\$238,901,277	\$0	26.18%	26.18%	7.11%
2004	\$779,182,519	\$259,816,261	\$0	33.34%	33.34%	-14.62%
2005	\$758,951,112	\$215,137,062	\$0	28.35%	28.35%	-2.60%
2006	\$803,890,545	\$424,445,420	\$0	52.80%	52.80%	5.92%
2007	\$632,677,212	\$236,549,654	\$0	37.39%	37.39%	-21.30%
2008	\$638,626,738	\$176,877,540	\$0	27.70%	27.70%	0.94%

## GROUP OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A
2002	\$479,500,359	\$231,258,254	\$25,191	48.23%	48.23%	N/A
2003	\$613,288,549	\$231,100,282	\$16,401	37.68%	37.68%	27.90%
2004	\$678,698,288	\$524,139,878	\$5,471	77.23%	77.23%	10.67%
2005	\$829,544,819	\$486,823,694	\$1,718	58.69%	58.69%	22.23%
2006	\$1,295,029,723	\$1,620,116,075	\$6,042	125.10%	125.10%	56.11%
2007	\$752,113,800	\$523,935,827	\$433,229	69.66%	69.72%	-41.92%
2008	\$704,136,082	\$547,999,977	\$361,938	77.83%	77.88%	-6.38%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$229,008,329	\$155,616,141	67.95%	\$228,487,106	\$159,239,720	69.69%	0.96%
2000	\$247,223,603	\$179,432,214	72.58%	\$255,137,206	\$188,700,934	73.96%	7.95%
2001	\$249,345,170	\$167,818,703	67.30%	\$239,532,168	\$155,530,987	64.93%	0.86%
2002	\$274,523,129	\$153,511,303	55.92%	\$251,790,790	\$150,274,960	59.68%	10.10%
2003	\$283,208,114	\$188,257,721	66.47%	\$283,113,051	\$183,924,523	64.97%	3.16%
2004	\$303,237,042	\$206,151,024	67.98%	\$296,093,330	\$205,452,502	69.39%	7.07%
2005	\$322,885,920	\$223,475,978	69.21%	\$319,913,653	\$215,428,857	67.34%	6.48%
2006	\$328,970,770	\$232,737,475	70.75%	\$336,358,147	\$232,951,409	69.26%	1.88%
2007	\$355,794,204	\$252,338,433	70.92%	\$347,742,236	\$255,724,919	73.54%	8.15%
2008	\$370,646,228	\$269,723,548	72.77%	\$370,337,030	\$264,857,277	71.52%	4.17%

## INDIVIDUAL MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$306,889,507	\$234,062,536	76.27%	\$315,689,351	\$236,918,393	75.05%	-1.93%
2000	\$240,630,139	\$182,467,069	75.83%	\$237,773,684	\$186,599,508	78.48%	-21.59%
2001	\$330,704,751	\$241,400,468	73.00%	\$324,511,768	\$239,482,551	73.80%	37.43%
2002	\$345,606,684	\$231,877,466	67.09%	\$330,545,314	\$231,864,683	70.15%	4.51%
2003	\$341,322,625	\$231,360,020	67.78%	\$341,769,460	\$229,580,797	67.17%	-1.24%
2004	\$323,256,706	\$241,760,172	74.79%	\$336,472,253	\$240,258,015	71.41%	-5.29%
2005	\$324,502,871	\$238,360,551	73.45%	\$326,964,026	\$240,450,847	73.54%	0.39%
2006	\$310,399,602	\$236,360,609	76.15%	\$315,122,856	\$238,049,670	75.54%	-4.35%
2007	\$324,879,304	\$243,883,414	75.07%	\$321,465,021	\$260,428,319	81.01%	4.66%
2008	\$332,402,036	\$251,031,533	75.52%	\$336,104,792	\$246,271,450	73.27%	2.32%

## INDIVIDUAL LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$103,886,674	\$37,008,611	35.62%	\$96,575,484	\$45,790,074	47.41%	15.25%
2000	\$116,192,769	\$42,958,138	36.97%	\$112,144,089	\$58,083,400	51.79%	11.85%
2001	\$128,200,397	\$45,559,028	35.54%	\$118,420,910	\$60,952,678	51.47%	10.33%
2002	\$146,612,156	\$53,077,958	36.20%	\$136,163,460	\$76,391,765	56.10%	14.36%
2003	\$160,677,734	\$60,749,850	37.81%	\$152,231,374	\$85,685,868	56.29%	9.59%
2004	\$165,476,602	\$67,127,857	40.57%	\$158,127,812	\$90,850,534	57.45%	2.99%
2005	\$174,773,182	\$76,403,147	43.72%	\$158,458,592	\$88,928,188	56.12%	5.62%
2006	\$185,431,140	\$86,279,415	46.53%	\$170,254,845	\$112,634,563	66.16%	6.10%
2007	\$193,810,804	\$92,957,108	47.96%	\$181,939,093	\$105,722,750	58.11%	4.52%
2008	\$201,668,862	\$99,526,786	49.35%	\$188,620,115	\$127,448,974	67.57%	4.05%



## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### INDIVIDUAL SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$30,619,082	\$14,308,840	46.73%	\$31,023,371	\$14,935,114	48.14%	7.52%
2000	\$31,429,952	\$16,408,080	52.21%	\$31,728,705	\$16,815,008	53.00%	2.65%
2001	\$34,395,473	\$16,748,750	48.69%	\$34,656,393	\$17,637,392	50.89%	9.44%
2002	\$40,683,172	\$19,847,306	48.79%	\$40,117,806	\$20,449,849	50.97%	18.28%
2003	\$44,329,413	\$21,077,976	47.55%	\$45,000,689	\$23,153,492	51.45%	8.96%
2004	\$49,088,053	\$23,964,793	48.82%	\$48,694,411	\$25,558,105	52.49%	10.73%
2005	\$51,162,276	\$25,486,371	49.81%	\$52,122,674	\$27,790,296	53.32%	4.23%
2006	\$53,675,196	\$24,403,828	45.47%	\$53,568,411	\$25,131,162	46.91%	4.91%
2007	\$58,375,685	\$27,492,436	47.10%	\$58,639,713	\$31,366,646	53.49%	8.76%
2008	\$61,270,452	\$29,411,244	48.00%	\$61,653,241	\$31,827,291	51.62%	4.96%

### INDIVIDUAL ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$23,295,746	\$9,636,438	41.37%	\$24,019,940	\$11,731,816	48.84%	-5.76%
2000	\$28,663,061	\$9,478,209	33.07%	\$28,439,386	\$10,755,430	37.82%	23.04%
2001	\$32,207,268	\$13,444,108	41.74%	\$30,700,050	\$20,054,937	65.33%	12.37%
2002	\$36,941,318	\$16,209,065	43.88%	\$37,593,334	\$13,838,188	36.81%	14.70%
2003	\$36,397,695	\$16,185,204	44.47%	\$36,884,388	\$18,620,803	50.48%	-1.47%
2004	\$40,880,088	\$18,717,124	45.79%	\$40,573,682	\$19,492,689	48.04%	12.32%
2005	\$43,749,097	\$18,631,600	42.59%	\$43,869,645	\$20,020,395	45.64%	7.02%
2006	\$47,939,093	\$20,627,176	43.03%	\$47,857,335	\$20,900,265	43.67%	9.58%
2007	\$52,708,199	\$23,629,140	44.83%	\$53,124,343	\$25,479,816	47.96%	9.95%
2008	\$55,364,139	\$25,146,994	45.42%	\$56,011,512	\$24,885,905	44.43%	5.04%

### INDIVIDUAL DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$66,490,592	\$32,121,787	48.31%	\$66,946,605	\$48,494,601	72.44%	1.10%
2000	\$69,624,534	\$39,245,301	56.37%	\$70,808,118	\$51,999,855	73.44%	4.71%
2001	\$70,982,921	\$42,743,391	60.22%	\$71,622,440	\$67,075,314	93.65%	1.95%
2002	\$73,743,463	\$40,622,002	55.09%	\$74,347,831	\$46,478,692	62.52%	3.89%
2003	\$75,424,426	\$44,821,395	59.43%	\$76,643,511	\$54,384,423	70.96%	2.28%
2004	\$82,139,891	\$46,835,397	57.02%	\$82,487,795	\$53,586,832	64.96%	8.90%
2005	\$85,801,427	\$51,589,954	60.13%	\$87,912,057	\$61,528,374	69.99%	4.46%
2006	\$93,012,778	\$50,660,961	54.47%	\$95,149,424	\$56,931,860	59.83%	8.40%
2007	\$93,938,858	\$51,194,651	54.50%	\$94,168,754	\$67,333,637	71.50%	1.00%
2008	\$98,855,646	\$54,171,917	54.80%	\$99,404,881	\$62,204,792	62.58%	5.23%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$1,196,369	\$754,351	63.05%	\$1,089,886	\$634,577	58.22%	24.00%
2000	\$1,249,034	\$874,585	70.02%	\$1,283,034	\$930,116	72.49%	4.40%
2001	\$2,506,633	\$1,337,287	53.35%	\$2,665,734	\$1,466,018	54.99%	100.69%
2002	\$4,206,325	\$1,829,429	43.49%	\$4,116,915	\$2,115,047	51.37%	67.81%
2003	\$4,880,663	\$2,286,521	46.85%	\$4,889,976	\$2,694,350	55.10%	16.03%
2004	\$7,968,150	\$3,230,658	40.54%	\$7,990,035	\$3,674,059	45.98%	63.26%
2005	\$9,514,876	\$4,879,366	51.28%	\$9,581,677	\$5,324,028	55.56%	19.41%
2006	\$11,369,837	\$6,092,444	53.58%	\$11,350,265	\$5,992,842	52.80%	19.50%
2007	\$13,166,610	\$6,814,223	51.75%	\$13,197,137	\$6,245,948	47.33%	15.80%
2008	\$14,700,416	\$7,394,294	50.30%	\$14,706,583	\$7,197,429	48.94%	11.65%

## INDIVIDUAL LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$23,020,770	\$12,896,225	56.02%	\$23,131,172	\$13,813,527	59.72%	-1.90%
2000	\$21,859,161	\$13,944,908	63.79%	\$22,356,191	\$14,001,267	62.63%	-5.05%
2001	\$23,129,118	\$11,864,313	51.30%	\$23,505,924	\$10,386,351	44.19%	5.81%
2002	\$21,926,715	\$11,423,188	52.10%	\$22,230,269	\$10,992,215	49.45%	-5.20%
2003	\$23,832,756	\$11,594,074	48.65%	\$23,694,730	\$12,130,196	51.19%	8.69%
2004	\$28,173,993	\$13,925,642	49.43%	\$27,922,148	\$14,162,998	50.72%	18.22%
2005	\$30,162,088	\$14,329,780	47.51%	\$30,152,895	\$14,855,245	49.27%	7.06%
2006	\$32,183,626	\$15,128,450	47.01%	\$32,426,875	\$13,588,842	41.91%	6.70%
2007	\$36,585,400	\$19,096,230	52.20%	\$36,696,997	\$22,746,280	61.98%	13.68%
2008	\$35,223,506	\$17,334,385	49.21%	\$36,046,099	\$16,536,022	45.87%	-3.72%

## INDIVIDUAL SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$11,991,865	\$4,897,102	40.84%	\$18,327,635	\$3,909,127	21.33%	52.48%
2000	\$7,889,911	\$3,529,685	44.74%	\$9,598,543	\$2,359,226	24.58%	-34.21%
2001	\$5,269,324	\$2,137,321	40.56%	\$5,016,620	\$1,852,461	36.93%	-33.21%
2002	\$7,658,075	\$2,767,692	36.14%	\$7,038,315	\$2,311,143	32.84%	45.33%
2003	\$3,637,584	\$1,481,337	40.72%	\$4,579,964	\$1,548,296	33.81%	-52.50%
2004	\$2,768,712	\$1,562,445	56.43%	\$3,707,915	\$1,451,410	39.14%	-23.89%
2005	\$2,814,702	\$1,098,982	39.04%	\$2,649,362	\$818,046	30.88%	1.66%
2006	\$1,381,915	\$1,241,348	89.83%	\$2,070,383	\$1,388,078	67.04%	-50.90%
2007	\$1,917,224	\$915,888	47.77%	\$2,355,926	\$571,587	24.26%	38.74%
2008	\$1,064,566	\$630,085	59.19%	\$688,431	-\$162,685	-23.63%	-44.47%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$1,081,683	\$474,763	43.89%	\$1,056,912	\$460,566	43.58%	-83.20%
2000	\$26,217	\$8,463	32.28%	\$153,068	-\$4,249	-2.78%	-97.58%
2001	\$29,199	\$20,427	69.96%	\$95,265	\$83,712	87.87%	11.37%
2002	\$221	\$4	1.81%	\$48,105	-\$6,645	-13.81%	-99.24%
2003	\$4,451	\$502	11.28%	\$4,447	\$969	21.79%	1914.03%
2004	\$7,456	\$0	0.00%	\$7,427	\$235	3.16%	67.51%
2005	\$71,925	\$0	0.00%	\$71,927	-\$227	-0.32%	864.66%
2006	\$15	\$0	0.00%	\$15	\$60	400.00%	-99.98%
2007	\$481	\$0	0.00%	\$477	-\$507	-106.29%	3106.67%
2008	\$3,525	\$0	0.00%	\$3,585	\$2,758	76.93%	632.85%

## INDIVIDUAL CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2000	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2001	\$4	\$2,088	52200.00%	\$4	\$4,418	110450.00%	N/A
2002	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2003	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A

## INDIVIDUAL STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$312,652	\$687,392	219.86%	\$312,647	\$270,215	86.43%	76.08%
2000	\$479,988	\$547,595	114.09%	\$479,896	\$254,948	53.13%	53.52%
2001	\$1,324,659	\$370,577	27.98%	\$1,324,640	\$1,912,430	144.37%	175.98%
2002	\$320,642	\$10,130	3.16%	\$320,642	-\$1,240,043	-386.74%	-75.79%
2003	\$591,153	\$140,570	23.78%	\$591,153	\$140,570	23.78%	84.37%
2004	\$0	\$2,359	N/A	\$0	\$2,359	N/A	-100.00%
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## INDIVIDUAL MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$326,720,230	\$233,559,225	71.49%	\$317,373,556	\$263,955,295	83.17%	N/A
2007	\$270,385,684	\$251,574,056	93.04%	\$284,114,632	\$248,105,730	87.33%	-17.24%
2008	\$302,911,489	\$286,325,553	94.52%	\$302,647,817	\$288,004,862	95.16%	12.03%

## INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$128,954,432	\$95,594,103	74.13%	\$126,659,916	\$109,997,112	86.84%	N/A
2007	\$285,599,274	\$216,845,340	75.93%	\$286,228,563	\$230,982,475	80.70%	121.47%
2008	\$517,594,148	\$426,220,010	82.35%	\$518,891,924	\$428,841,919	82.65%	81.23%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (2 - 50 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$305,093,451	\$235,252,468	77.11%	\$304,761,965	\$235,217,664	77.18%	7.83%
2000	\$377,195,599	\$305,498,278	80.99%	\$378,777,448	\$304,740,838	80.45%	23.63%
2001	\$424,044,499	\$344,581,656	81.26%	\$423,345,981	\$347,909,286	82.18%	12.42%
2002	\$543,297,602	\$440,040,512	80.99%	\$552,357,340	\$442,331,862	80.08%	28.12%
2003	\$711,249,400	\$530,984,633	74.66%	\$706,408,289	\$536,413,416	75.94%	30.91%
2004	\$804,495,751	\$617,065,254	76.70%	\$806,421,137	\$620,790,892	76.98%	13.11%
2005	\$883,819,871	\$694,601,339	78.59%	\$884,893,731	\$703,298,943	79.48%	9.86%
2006	\$886,637,972	\$700,662,436	79.02%	\$900,721,252	\$712,898,312	79.15%	0.32%
2007	\$967,933,529	\$734,944,627	75.93%	\$967,269,138	\$744,232,104	76.94%	9.17%
2008	\$1,061,400,007	\$795,089,132	74.91%	\$1,061,986,721	\$808,384,127	76.12%	9.66%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$296,445,941	\$289,290,038	97.59%	\$297,719,360	\$229,845,902	77.20%	N/A
2001	\$338,306,189	\$270,779,553	80.04%	\$341,504,668	\$272,915,557	79.92%	14.12%
2002	\$401,020,415	\$313,515,349	78.18%	\$408,320,797	\$315,870,006	77.36%	18.54%
2003	\$497,780,161	\$373,129,785	74.96%	\$493,920,881	\$375,057,217	75.93%	24.13%
2004	\$631,836,129	\$480,186,802	76.00%	\$636,752,843	\$486,110,382	76.34%	26.93%
2005	\$660,017,877	\$508,221,736	77.00%	\$660,737,396	\$513,746,992	77.75%	4.46%
2006	\$604,736,347	\$466,551,021	77.15%	\$612,872,819	\$497,896,848	81.24%	-8.38%
2007	\$617,700,807	\$451,517,775	73.10%	\$623,326,131	\$485,994,031	77.97%	2.14%
2008	\$504,871,060	\$354,742,562	70.26%	\$506,495,717	\$384,152,443	75.85%	-18.27%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$687,354,789	\$611,901,329	89.02%	\$685,685,907	\$610,611,078	89.05%	-11.34%
2000	\$685,689,657	\$590,885,516	86.17%	\$686,291,781	\$587,277,863	85.57%	-0.24%
2001	\$696,797,384	\$588,972,656	84.53%	\$695,889,267	\$595,145,046	85.52%	1.62%
2002	\$741,460,138	\$666,406,437	89.88%	\$751,469,005	\$684,576,990	91.10%	6.41%
2003	\$901,961,338	\$761,010,294	84.37%	\$887,285,267	\$770,559,414	86.84%	21.65%
2004	\$990,361,626	\$858,201,657	86.66%	\$991,633,986	\$874,822,148	88.22%	9.80%
2005	\$1,336,336,044	\$1,108,766,762	82.97%	\$1,340,023,596	\$1,140,808,007	85.13%	34.93%
2006	\$1,580,839,426	\$1,371,899,838	86.78%	\$1,606,315,955	\$1,296,313,480	80.70%	18.30%
2007	\$1,734,986,043	\$1,460,725,710	84.19%	\$1,732,987,386	\$1,475,263,750	85.13%	9.75%
2008	\$1,957,296,360	\$1,613,528,243	82.44%	\$1,969,128,831	\$1,603,626,587	81.44%	12.81%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$80,534,150	\$59,676,149	74.10%	\$78,635,871	\$62,363,872	79.31%	37.80%
2000	\$85,548,471	\$64,916,916	75.88%	\$85,403,255	\$64,784,187	75.86%	6.23%
2001	\$78,993,104	\$52,015,985	65.85%	\$77,963,811	\$52,835,382	67.77%	-7.66%
2002	\$85,579,770	\$51,186,679	59.81%	\$84,644,366	\$50,980,674	60.23%	8.34%
2003	\$104,258,757	\$59,230,012	56.81%	\$104,968,781	\$62,078,754	59.14%	21.83%
2004	\$114,366,125	\$70,155,731	61.34%	\$113,733,916	\$70,614,791	62.09%	9.69%
2005	\$122,623,109	\$79,036,245	64.45%	\$120,656,816	\$78,461,180	65.03%	7.22%
2006	\$128,982,788	\$83,277,556	64.56%	\$129,705,060	\$83,056,149	64.03%	5.19%
2007	\$135,911,686	\$85,819,359	63.14%	\$138,782,958	\$84,663,539	61.00%	5.37%
2008	\$144,915,810	\$94,952,549	65.52%	\$144,550,844	\$93,731,192	64.84%	6.62%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$9,730,089	\$9,043,272	92.94%	\$9,827,308	\$9,074,688	92.34%	-5.18%
2000	\$9,300,933	\$9,751,683	104.85%	\$9,410,823	\$8,745,236	92.93%	-4.41%
2001	\$24,580,584	\$20,826,407	84.73%	\$25,683,821	\$20,660,307	80.44%	164.28%
2002	\$10,222,551	\$11,018,251	107.78%	\$10,360,147	\$9,124,739	88.08%	-58.41%
2003	\$7,833,450	\$5,291,819	67.55%	\$7,857,326	\$4,436,361	56.46%	-23.37%
2004	\$7,870,834	\$4,776,538	60.69%	\$7,784,700	\$4,418,494	56.76%	0.48%
2005	\$7,269,130	\$3,953,654	54.39%	\$7,288,973	\$3,795,367	52.07%	-7.64%
2006	\$6,885,212	\$3,499,606	50.83%	\$6,967,687	\$3,090,662	44.36%	-5.28%
2007	\$32,203,112	\$23,679,525	73.53%	\$32,174,354	\$23,347,963	72.57%	367.71%
2008	\$36,690,261	\$26,512,256	72.26%	\$36,569,867	\$27,028,469	73.91%	13.93%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$211,302,223	\$190,287,238	90.05%	\$220,312,663	\$192,763,335	87.50%	-1.25%
2000	\$176,056,734	\$135,507,429	76.97%	\$161,405,055	\$136,319,563	84.46%	-16.68%
2001	\$267,162,191	\$231,784,038	86.76%	\$267,028,411	\$234,627,005	87.87%	51.75%
2002	\$256,341,654	\$230,754,439	90.02%	\$255,462,453	\$223,561,793	87.51%	-4.05%
2003	\$260,393,514	\$214,268,430	82.29%	\$250,981,820	\$217,289,598	86.58%	1.58%
2004	\$282,297,910	\$249,091,181	88.24%	\$282,585,106	\$255,551,524	90.43%	8.41%
2005	\$338,861,168	\$270,517,607	79.83%	\$338,572,239	\$274,072,826	80.95%	20.04%
2006	\$363,206,650	\$358,919,483	98.82%	\$364,709,162	\$356,212,467	97.67%	7.18%
2007	\$420,193,581	\$395,799,056	94.19%	\$417,299,279	\$396,430,854	95.00%	15.69%
2008	\$413,511,396	\$416,503,751	100.72%	\$412,717,467	\$428,679,354	103.87%	-1.59%

## GROUP MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$103,970,994	\$75,946,271	73.05%	\$103,143,281	\$77,155,039	74.80%	16.58%
2000	\$109,746,715	\$85,947,597	78.31%	\$109,551,563	\$84,872,692	77.47%	5.56%
2001	\$105,214,564	\$81,837,391	77.78%	\$108,748,155	\$85,666,413	78.78%	-4.13%
2002	\$113,705,041	\$91,451,077	80.43%	\$112,808,723	\$93,632,116	83.00%	8.07%
2003	\$129,108,423	\$100,541,376	77.87%	\$126,847,899	\$103,551,157	81.63%	13.55%
2004	\$153,031,398	\$122,604,054	80.12%	\$151,573,487	\$131,392,182	86.69%	18.53%
2005	\$187,377,965	\$150,829,407	80.49%	\$187,114,339	\$152,474,384	81.49%	22.44%
2006	\$200,256,992	\$159,444,458	79.62%	\$198,891,302	\$201,655,337	101.39%	6.87%
2007	\$222,976,189	\$169,513,720	76.02%	\$221,626,847	\$172,179,604	77.69%	11.35%
2008	\$226,491,723	\$174,595,822	77.09%	\$225,782,304	\$175,866,146	77.89%	1.58%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$8,264,788	\$5,012,475	60.65%	\$8,133,457	\$5,183,429	63.73%	-27.50%
2000	\$11,650,062	\$5,848,194	50.20%	\$9,824,529	\$6,303,595	64.16%	40.96%
2001	\$17,145,379	\$6,805,900	39.70%	\$13,862,322	\$8,062,393	58.16%	47.17%
2002	\$19,065,041	\$7,134,273	37.42%	\$16,481,744	\$8,129,698	49.33%	11.20%
2003	\$21,299,034	\$7,096,998	33.32%	\$17,682,518	\$8,552,962	48.37%	11.72%
2004	\$24,089,299	\$7,009,857	29.10%	\$23,102,739	\$9,670,595	41.86%	13.10%
2005	\$22,294,017	\$6,742,530	30.24%	\$29,871,692	\$8,050,871	26.95%	-7.45%
2006	\$19,624,171	\$7,667,690	39.07%	\$15,663,704	\$8,848,037	56.49%	-11.98%
2007	\$29,910,251	\$7,668,348	25.64%	\$21,765,974	\$12,803,049	58.82%	52.42%
2008	\$28,712,579	\$14,732,268	51.31%	\$27,633,698	\$12,960,978	46.90%	-4.00%

## GROUP SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$9,841,895	\$7,218,266	73.34%	\$9,787,508	\$6,335,010	64.73%	42.78%
2000	\$4,811,200	\$1,796,141	37.33%	\$4,853,037	\$1,006,930	20.75%	-51.12%
2001	\$5,295,978	\$1,434,710	27.09%	\$5,230,532	\$1,491,696	28.52%	10.08%
2002	\$4,788,104	\$3,153,374	65.86%	\$4,810,263	\$3,034,283	63.08%	-9.59%
2003	\$4,672,472	\$2,405,986	51.49%	\$4,658,934	\$2,605,717	55.93%	-2.41%
2004	\$7,920,812	\$2,669,080	33.70%	\$7,937,783	\$2,485,075	31.31%	69.52%
2005	\$8,464,678	\$3,566,439	42.13%	\$8,420,389	\$5,007,284	59.47%	6.87%
2006	\$10,554,160	\$3,432,381	32.52%	\$10,421,575	\$4,060,827	38.97%	24.68%
2007	\$6,000,269	\$2,679,796	44.66%	\$6,046,886	\$2,528,155	41.81%	-43.15%
2008	\$9,211,447	\$4,482,990	48.67%	\$9,155,550	\$4,904,814	53.57%	53.52%

## GROUP ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$91,674,208	\$43,387,500	47.33%	\$91,840,794	\$52,021,220	56.64%	14.03%
2000	\$81,852,863	\$31,854,876	38.92%	\$80,994,534	\$32,835,362	40.54%	-10.71%
2001	\$87,918,966	\$34,651,876	39.41%	\$87,535,591	\$37,745,931	43.12%	7.41%
2002	\$91,771,927	\$39,383,932	42.92%	\$89,672,796	\$40,287,027	44.93%	4.38%
2003	\$87,537,941	\$42,280,493	48.30%	\$88,045,683	\$43,315,043	49.20%	-4.61%
2004	\$96,313,011	\$49,204,603	51.09%	\$96,004,545	\$51,379,533	53.52%	10.02%
2005	\$101,315,087	\$51,619,501	50.95%	\$102,239,760	\$61,942,309	60.59%	5.19%
2006	\$105,142,951	\$47,992,224	45.64%	\$105,661,993	\$49,741,908	47.08%	3.78%
2007	\$95,433,474	\$45,701,126	47.89%	\$94,870,744	\$52,482,231	55.32%	-9.23%
2008	\$87,160,796	\$51,632,494	59.24%	\$87,586,505	\$56,380,230	64.37%	-8.67%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$125,459,220	\$84,692,414	67.51%	\$125,463,277	\$109,353,443	87.16%	-3.12%
2000	\$152,733,264	\$100,717,628	65.94%	\$151,353,310	\$131,430,261	86.84%	21.74%
2001	\$175,547,865	\$124,446,429	70.89%	\$176,774,386	\$151,673,545	85.80%	14.94%
2002	\$192,153,221	\$128,429,494	66.84%	\$191,368,220	\$149,185,996	77.96%	9.46%
2003	\$207,926,823	\$139,285,242	66.99%	\$208,768,671	\$148,519,747	71.14%	8.21%
2004	\$216,398,030	\$147,429,402	68.13%	\$216,750,400	\$174,125,247	80.33%	4.07%
2005	\$228,531,900	\$151,603,491	66.34%	\$227,368,945	\$309,579,612	136.16%	5.61%
2006	\$243,294,314	\$161,498,969	66.38%	\$241,790,431	\$188,529,874	77.97%	6.46%
2007	\$258,280,702	\$182,501,605	70.66%	\$254,581,547	\$193,562,759	76.03%	6.16%
2008	\$256,309,616	\$184,783,260	72.09%	\$254,915,092	\$196,034,771	76.90%	-0.76%

## GROUP DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$111,025,001	\$85,784,941	77.27%	\$110,370,493	\$87,924,029	79.66%	3.09%
2000	\$124,088,917	\$91,543,810	73.77%	\$123,072,091	\$90,050,255	73.17%	11.77%
2001	\$133,651,982	\$100,056,116	74.86%	\$130,851,467	\$95,666,628	73.11%	7.71%
2002	\$145,632,548	\$99,898,942	68.60%	\$144,155,774	\$98,112,452	68.06%	8.96%
2003	\$140,739,643	\$97,860,234	69.53%	\$139,581,389	\$98,308,288	70.43%	-3.36%
2004	\$141,386,608	\$101,787,485	71.99%	\$134,078,757	\$102,738,450	76.63%	0.46%
2005	\$155,697,937	\$107,243,260	68.88%	\$153,560,512	\$109,868,015	71.55%	10.12%
2006	\$170,101,342	\$118,680,807	69.77%	\$167,187,309	\$122,583,830	73.32%	9.25%
2007	\$179,952,585	\$125,274,508	69.62%	\$177,933,575	\$125,921,554	70.77%	5.79%
2008	\$191,105,734	\$134,629,290	70.45%	\$189,372,101	\$134,927,961	71.25%	6.20%

## GROUP LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$128,005,635	\$30,255,339	23.64%	\$128,348,189	\$34,460,876	26.85%	16.92%
2000	\$144,079,081	\$32,023,723	22.23%	\$143,935,582	\$34,502,186	23.97%	12.56%
2001	\$150,816,872	\$31,873,603	21.13%	\$150,787,786	\$30,893,293	20.49%	4.68%
2002	\$135,963,695	\$34,596,673	25.45%	\$135,998,052	\$34,114,750	25.08%	-9.85%
2003	\$149,430,834	\$36,410,456	24.37%	\$149,659,814	\$40,099,664	26.79%	9.90%
2004	\$189,400,158	\$46,587,157	24.60%	\$189,152,886	\$50,775,087	26.84%	26.75%
2005	\$150,748,936	\$62,675,376	41.58%	\$150,704,720	\$61,233,285	40.63%	-20.41%
2006	\$171,032,545	\$78,730,474	46.03%	\$170,947,087	\$83,312,347	48.74%	13.46%
2007	\$190,462,502	\$83,562,105	43.87%	\$190,165,792	\$88,246,389	46.40%	11.36%
2008	\$189,102,059	\$89,172,031	47.16%	\$189,147,382	\$87,528,860	46.28%	-0.71%



# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$46,133,629	\$15,281,991	33.13%	\$39,155,579	\$16,644,048	42.51%	10.79%
2000	\$48,145,871	\$16,644,696	34.57%	\$45,082,172	\$18,309,348	40.61%	4.36%
2001	\$44,857,620	\$18,675,784	41.63%	\$44,098,538	\$20,646,550	46.82%	-6.83%
2002	\$34,498,114	\$18,162,858	52.65%	\$39,702,980	\$17,319,562	43.62%	-23.09%
2003	\$29,986,007	\$16,617,563	55.42%	\$35,416,213	\$14,050,157	39.67%	-13.08%
2004	\$29,558,218	\$14,588,023	49.35%	\$31,473,169	\$13,987,422	44.44%	-1.43%
2005	\$26,834,784	\$12,930,771	48.19%	\$29,838,665	\$11,626,995	38.97%	-9.21%
2006	\$27,568,788	\$11,379,212	41.28%	\$29,733,121	\$9,551,393	32.12%	2.74%
2007	\$26,096,861	\$9,907,171	37.96%	\$27,714,654	\$8,112,531	29.27%	-5.34%
2008	\$22,594,850	\$9,111,668	40.33%	\$25,065,395	\$7,503,831	29.94%	-13.42%

## GROUP LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$150,545	\$224,024	148.81%	\$458,608	\$173,076	37.74%	-69.04%
2000	\$197,680	\$106,075	53.66%	\$194,237	\$100,257	51.62%	31.31%
2001	\$873,886	\$211,294	24.18%	\$881,116	\$288,035	32.69%	342.07%
2002	\$138,854	\$54,677	39.38%	\$145,653	\$30,722	21.09%	-84.11%
2003	\$973,610	\$1,124,120	115.46%	\$3,459,215	\$1,041,984	30.12%	601.18%
2004	\$2,727,556	\$1,169,441	42.88%	\$2,883,447	\$1,099,531	38.13%	180.15%
2005	\$2,938,265	\$1,156,046	39.34%	\$2,731,977	\$1,414,443	51.77%	7.73%
2006	\$942,124	\$419,947	44.57%	\$942,478	\$364,028	38.62%	-67.94%
2007	\$1,252,527	\$554,680	44.28%	\$1,270,826	\$657,514	51.74%	32.95%
2008	\$1,181,121	\$618,971	52.41%	\$1,185,633	\$468,092	39.48%	-5.70%

## GROUP CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$368,799	\$0	0.00%	\$398,495	\$0	0.00%	N/A
2000	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2001	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2002	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2003	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$317	-\$77	-24.29%	N/A
2008	\$0	\$0	N/A	\$103	\$0	0.00%	N/A

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## GROUP STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$77,200,089	\$58,090,154	75.25%	\$77,222,145	\$61,001,697	79.00%	25.33%
2000	\$90,893,000	\$66,606,279	73.28%	\$91,065,625	\$66,368,730	72.88%	17.74%
2001	\$120,388,858	\$90,549,995	75.21%	\$158,905,375	\$98,213,306	61.81%	32.45%
2002	\$110,671,927	\$68,039,680	61.48%	\$108,898,969	\$72,206,007	66.31%	-8.07%
2003	\$121,222,794	\$71,856,629	59.28%	\$119,312,628	\$68,055,783	57.04%	9.53%
2004	\$232,404,579	\$86,691,187	37.30%	\$232,951,401	\$189,878,256	81.51%	91.72%
2005	\$122,060,010	\$85,468,808	70.02%	\$121,995,529	\$89,851,650	73.65%	-47.48%
2006	\$117,584,904	\$90,581,960	77.04%	\$117,788,867	\$98,006,992	83.21%	-3.67%
2007	\$121,404,526	\$102,608,262	84.52%	\$123,205,114	\$107,131,127	86.95%	3.25%
2008	\$138,403,489	\$101,010,079	72.98%	\$138,339,711	\$105,913,017	76.56%	14.00%

## GROUP MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$91,730,819	\$70,114,475	76.44%	\$93,648,540	\$111,374,464	118.93%	N/A
2007	\$139,911,598	\$117,890,777	84.26%	\$140,300,448	\$117,219,561	83.55%	52.52%
2008	\$90,010,069	\$77,003,177	85.55%	\$89,370,677	\$77,264,926	86.45%	-35.67%

## GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$38,826,278	\$32,191,185	82.91%	\$38,625,605	\$38,230,142	98.98%	N/A
2007	\$71,591,896	\$51,002,021	71.24%	\$72,803,620	\$55,027,288	75.58%	84.39%
2008	\$76,214,475	\$57,629,971	75.62%	\$76,067,986	\$59,240,391	77.88%	6.46%

**TOTAL  
LIFE INSURANCE  
BY  
LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE  
2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<b><u>INDIVIDUAL</u></b>							
1. 1	WHOLE LIFE	1,919,642	\$748,386,360	\$338,046,133	\$736,372,964	\$59,266,757	143.56%
1. 2	TERM LIFE	765,781	\$395,958,904	\$8,651,368	\$290,161,126	\$154,906,413	75.47%
1. 3	UNIVERSAL LIFE	417,017	\$506,318,432	\$4,688,405	\$538,538,821	\$47,011,494	107.29%
1. 4	GRADED DEATH BENEFITS	58,230	\$8,864,756	\$29,669	\$7,687,584	\$617,390	87.06%
1. 5	CREDIT LIFE	21,115	\$1,547,031	\$0	\$1,128,422	\$135,274	72.94%
1. 6	VARIABLE LIFE	123,749	\$277,320,633	\$6,038,403	\$206,589,636	\$29,136,155	76.67%
1. 7A	ORDINARY ANNUITIES	279,053	\$1,631,861,118	\$51,748,396	\$1,466,679,173	\$0	93.05%
1. 7B	VARIABLE ANNUITIES	152,016	\$1,543,627,079	\$710,225	\$1,082,655,878	\$0	70.18%
1. 7C	MODIFIED GUARANTEED ANNUITIES	2,723	\$39,764,892	\$0	\$13,353,309	\$0	33.58%
1. 7D	EQUITY INDEXED ANNUITIES	46,958	\$435,444,489	\$0	\$211,062,150	\$0	48.47%
1. 8	DEPOSIT-TYPE FUNDS	34,734	\$82,238,597	\$114,856	\$48,286,363	\$0	58.85%
1. 9	OTHER CONSIDERATIONS	51,859	\$421,007,575	\$133	\$376,030,181	\$0	89.32%
1.10	TOTAL INDIVIDUAL	3,872,877	\$6,092,339,862	\$410,027,589	\$4,978,545,611	\$291,073,485	88.45%
<b><u>GROUP</u></b>							
2. 1	WHOLE LIFE	88,436	\$34,361,533	\$269,837	\$143,596,796	\$1,604,005	418.69%
2. 2	TERM LIFE	2,937,935	\$441,547,932	\$1,921,557	\$389,417,306	\$196,767,469	88.63%
2. 3	UNIVERSAL LIFE	70,289	\$27,685,127	\$59,145	\$43,898,383	\$7,191,344	158.78%
2. 4	GRADED DEATH BENEFITS	28,165	\$6,688,145	\$0	\$4,542,822	\$111,837	67.92%
2. 5	CREDIT LIFE	369,157	\$28,058,128	\$29,790	\$16,504,778	\$2,548,256	58.93%
2. 6	VARIABLE LIFE	14,330	\$20,806,062	\$6,875	\$68,233,492	\$9,999,936	327.98%
2. 7A	ORDINARY ANNUITIES	347,603	\$784,092,407	\$8,208,130	\$690,989,009	\$0	89.17%
2. 7B	VARIABLE ANNUITIES	82,454	\$897,918,963	\$0	\$747,341,043	\$0	83.23%
2. 7C	MODIFIED GUARANTEED ANNUITIES	4,875	\$236,852,631	\$0	\$6,487,727	\$0	2.74%
2. 7D	EQUITY INDEXED ANNUITIES	7,043	\$14,724,952	\$0	\$41,748,247	\$0	283.52%
2. 8	DEPOSIT-TYPE FUNDS	137,071	\$638,626,738	\$0	\$176,877,540	\$0	27.70%
2. 9	OTHER CONSIDERATIONS	191,933	\$704,136,082	\$361,938	\$547,999,977	\$0	77.88%
2.10	TOTAL GROUP	4,279,290	\$3,835,498,703	\$10,857,272	\$2,877,637,120	\$218,222,847	75.31%
<b><u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u></b>							
3	TOTAL LIFE	8,152,167	\$9,927,838,566	\$420,884,861	\$7,856,182,732	\$509,296,333	83.37%

**INDIVIDUAL  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.01%	184	197	\$90,613	\$0	\$10,492	\$1,869	11.58%
2	AAA LIFE INSURANCE COMPANY	0.00%	252	65	\$21,942	\$0	\$0	\$1,171	0.00%
3	ACACIA LIFE INSURANCE CO	0.01%	185	792	\$89,824	\$78,460	\$497,428	\$7,136	641.13%
4	AETNA LIFE INSURANCE COMPANY	0.08%	90	2,755	\$591,589	\$637,206	\$3,184,489	\$25,145	646.01%
5	AIG LIFE INSURANCE COMPANY	0.00%	228	12	\$34,460	\$0	\$84,016	\$1,580	243.81%
6	ALFA LIFE INSURANCE CORPORATION	0.00%	364	1	\$0	\$0	\$0	\$10	N/A
7	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.11%	76	1,088	\$793,747	\$0	\$4,136,879	\$34,451	521.18%
8	ALLSTATE LIFE INSURANCE COMPANY	0.06%	99	2,398	\$473,735	\$0	\$663,471	\$24,781	140.05%
9	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	324	11	\$2,381	\$0	\$88	\$155	3.70%
10	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	354	13	\$304	\$0	\$0	\$32	0.00%
11	AMERICAN AMICABLE LIFE INS COMPANY OF TEXAS	0.02%	162	349	\$138,728	\$825	\$47,558	\$3,488	34.88%
12	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	207	43	\$55,635	\$0	\$166,695	\$3,935	299.62%
13	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	245	247	\$26,348	\$295	\$31,179	\$1,187	119.45%
14	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	275	12	\$12,095	\$1,709	\$2,387	\$965	33.87%
15	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	0.01%	212	169	\$53,204	\$0	\$0	\$2,955	0.00%
16	AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	0.04%	119	2,068	\$319,091	\$0	\$29,042	\$33,802	9.10%
17	AMERICAN FAMILY LIFE INSURANCE COMPANY	2.55%	12	49,422	\$19,094,801	\$5,868,132	\$15,102,224	\$4,318,180	109.82%
18	AMERICAN FIDELITY ASSURANCE COMPANY	0.03%	130	2,604	\$257,734	\$1,394	\$164,335	\$22,432	64.30%
19	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.04%	118	1,991	\$327,702	\$1,245	\$148,031	\$25,164	45.55%
20	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.46%	38	74,808	\$3,471,600	\$29,452	\$5,632,353	\$198,876	163.09%
21	AMERICAN GENERAL LIFE INSURANCE CO	0.81%	24	23,571	\$6,085,565	\$1,698,176	\$9,556,253	\$1,383,241	184.94%
22	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	208	3,343	\$55,404	\$4,420	\$211,492	\$6,879	389.70%
23	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	340	10	\$687	\$0	\$38,855	\$52	5655.75%
24	AMERICAN HOME LIFE INSURANCE COMPANY	0.13%	68	3,517	\$972,831	\$35,049	\$1,340,659	\$35,613	141.41%
25	AMERICAN INCOME LIFE INSURANCE CO	1.24%	19	27,031	\$9,305,921	\$333	\$2,827,591	\$452,353	30.39%
26	AMERICAN INTERNATIONAL LIFE ASSUR OF NEW YORK	0.01%	216	2	\$50,100	\$0	\$22,071	\$99	44.05%
27	AMERICAN INVESTORS LIFE INS CO	0.00%	285	20	\$8,729	\$1,912	\$0	\$461	21.90%
28	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.03%	138	3,458	\$235,804	\$23,645	\$836,270	\$15,259	364.67%
29	AMERICAN NATIONAL INSURANCE COMPANY	0.44%	40	44,257	\$3,282,583	\$70,153	\$5,221,183	\$255,388	161.19%
30	AMERICAN NATIONAL LIFE INS COMPANY OF TEXAS	0.00%	313	55	\$3,772	\$0	\$1,750	\$120	46.39%
31	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.06%	102	778	\$413,495	\$0	\$201,843	\$5,863	48.81%
32	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO NY	0.00%	328	3	\$1,921	\$0	\$4,000	\$14	208.22%
33	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	265	54	\$14,927	\$0	\$10,000	\$728	66.99%
34	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	234	1,589	\$29,635	\$20,918	\$67,294	\$5,568	297.66%
35	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	364	1	\$0	\$0	\$0	\$2	N/A
36	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	317	6	\$3,168	\$0	\$32,953	\$1,129	1040.18%
37	AMERICAN UNITED LIFE INSURANCE CO	0.12%	70	1,893	\$922,347	\$321,117	\$1,296,108	\$60,995	175.34%
38	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.02%	156	1,730	\$178,855	\$8,960	\$334,495	\$14,636	192.03%
39	AMERITAS LIFE INSURANCE CORP	0.02%	153	988	\$184,158	\$193,400	\$333,901	\$13,288	286.33%
40	AMICA LIFE INSURANCE COMPANY	0.00%	240	29	\$26,888	\$0	\$0	\$1,998	0.00%
41	ANTHEM LIFE INSURANCE COMPANY	0.01%	198	43	\$69,106	\$0	\$21,766	\$567	31.50%
42	ASSURED LIFE ASSOCIATION	0.00%	239	150	\$27,017	\$390	\$28,541	\$847	107.08%
43	ASSURITY LIFE INSURANCE COMPANY	0.31%	47	5,495	\$2,301,867	\$795,883	\$1,178,645	\$156,463	85.78%
44	ATLANTA LIFE INSURANCE COMPANY	0.01%	174	6,447	\$107,601	\$0	\$187,970	\$9,973	174.69%
45	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.11%	75	320	\$794,763	\$0	\$2,949,422	\$44,266	371.11%
46	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	290	24	\$7,838	\$0	\$14,056	\$291	179.33%
47	AUTO OWNERS LIFE INSURANCE COMPANY	0.02%	154	588	\$183,476	\$0	\$35,399	\$12,919	19.29%
48	AVIVA LIFE AND ANNUITY COMPANY	0.36%	45	4,474	\$2,730,204	\$317,025	\$874,564	\$149,150	43.64%
49	AXA EQUITABLE LIFE INSURANCE COMPANY	1.09%	20	13,812	\$8,166,618	\$5,783,383	\$14,921,635	\$268,308	253.53%
50	BALBOA LIFE INSURANCE COMPANY	0.00%	307	9	\$4,517	\$0	\$0	\$912	0.00%
51	BALTIMORE LIFE INSURANCE COMPANY THE	0.03%	140	417	\$221,508	\$33,620	\$124,238	\$4,510	71.27%
52	BANKERS FIDELITY LIFE INSURANCE CO	0.01%	209	305	\$54,932	\$0	\$120,033	\$1,439	218.51%
53	BANKERS LIFE AND CASUALTY COMPANY	0.63%	31	13,913	\$4,692,975	\$43,515	\$3,135,253	\$112,676	67.73%
54	BANKERS LIFE INSURANCE COMPANY	0.01%	221	68	\$43,351	\$0	\$26,718	\$663	61.63%
55	BANNER LIFE INSURANCE COMPANY	0.18%	59	1,836	\$1,355,815	\$68,453	\$1,316,951	\$340,708	102.18%
56	BCS LIFE INSURANCE COMPANY	0.00%	337	1	\$774	\$0	\$0	\$10	0.00%
57	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	248	97	\$24,511	\$9,540	\$8,186	\$1,196	72.32%
58	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	242	74	\$26,816	\$0	\$11,920	\$865	44.45%
59	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	330	0	\$1,752	\$0	\$9,261	\$0	528.60%
60	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.04%	126	12,410	\$291,812	\$1,745	\$234,341	\$217,464	80.90%
61	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	293	30	\$6,746	\$0	\$0	\$1,063	0.00%
62	CANADA LIFE ASSURANCE COMPANY	0.27%	53	476	\$2,002,833	\$516,642	\$1,177,901	\$176,876	84.61%
63	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.08%	92	6,623	\$575,225	\$0	\$738,441	\$20,566	128.37%
64	CATHOLIC FAMILY LIFE INSURANCE	0.00%	314	74	\$3,517	\$223	\$21,166	\$394	608.16%
65	CATHOLIC HOLY FAMILY SOCIETY	0.10%	77	819	\$778,880	\$0	\$187,545	\$5,665	24.08%
66	CATHOLIC KNIGHTS	0.02%	165	1,770	\$135,640	\$28,390	\$861,590	\$13,354	656.13%
67	CATHOLIC ORDER OF FORESTERS	0.01%	199	1,110	\$68,350	\$15,140	\$128,721	\$11,665	210.48%
68	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.01%	206	88	\$55,923	\$0	\$10,000	\$637	17.88%
69	CENTRAL SECURITY LIFE INSURANCE CO	0.03%	133	7,210	\$253,185	\$4,633	\$407,332	\$12,239	162.71%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	201	284	\$65,243	\$10,186	\$80,378	\$2,099	138.81%
71	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	188	444	\$86,030	\$1,135	\$150,780	\$7,905	176.58%
72	CENTURY LIFE ASSURANCE COMPANY	0.00%	359	1	\$144	\$0	\$0	\$4	0.00%
73	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	364	14	\$0	\$0	\$1,653	\$873	N/A
74	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.07%	93	1,286	\$553,035	\$107	\$249,778	\$9,079	45.18%
75	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.05%	105	709	\$409,916	\$0	\$54,577	\$7,530	13.31%
76	CHURCH LIFE INSURANCE CORPORATION	0.00%	348	22	\$415	\$0	\$1,000	\$335	240.96%
77	CICA LIFE INSURANCE COMPANY OF AMERICA	0.15%	65	1,794	\$1,149,389	\$1,262	\$216,497	\$51,687	18.95%
78	CINCINNATI LIFE INSURANCE COMPANY THE	0.10%	79	1,155	\$755,211	\$0	\$470,830	\$48,993	62.34%
79	CITIZENS SECURITY LIFE INS CO	0.03%	151	799	\$194,140	\$107	\$101,744	\$5,025	52.46%
80	COLONIAL LIFE & ACCIDENT INS CO	0.02%	171	579	\$116,260	\$0	\$76,170	\$6,317	65.52%
81	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	220	258	\$44,697	\$0	\$49,509	\$845	110.77%
82	COLORADO BANKERS LIFE INS CO	0.05%	107	650	\$403,912	\$0	\$8,857	\$17,330	2.19%
83	COLUMBIAN LIFE INSURANCE COMPANY	0.17%	62	2,881	\$1,251,867	\$426	\$422,096	\$45,274	33.75%
84	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.01%	195	196	\$73,195	\$10,538	\$500,211	\$4,446	697.79%
85	COLUMBUS LIFE INSURANCE COMPANY	0.01%	214	199	\$52,321	\$46,907	\$395,393	\$4,422	845.36%
86	COMBINED INSURANCE CO OF AMERICA	0.21%	56	11,970	\$1,585,776	\$0	\$1,674,704	\$82,569	105.61%
87	COMPANION LIFE INSURANCE COMPANY	0.00%	319	15	\$2,902	\$0	\$12,568	\$250	433.08%
88	COMPBENEFITS INSURANCE COMPANY	0.00%	310	36	\$4,242	\$0	\$4,991	\$308	117.66%
89	CONNECTICUT GENERAL LIFE INS CO	0.31%	49	999	\$2,286,643	\$528,074	\$8,533,526	\$158,148	396.28%
90	CONSECO HEALTH INSURANCE COMPANY	0.01%	186	247	\$86,658	\$0	\$39,515	\$1,614	45.60%
91	CONSECO INSURANCE COMPANY	0.01%	191	630	\$81,825	\$243	\$194,257	\$5,565	237.70%
92	CONSECO LIFE INSURANCE CO	0.05%	113	2,542	\$362,626	\$32,144	\$374,142	\$19,151	112.04%
93	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	256	327	\$19,577	\$0	\$96,950	\$1,388	495.22%
94	CONTINENTAL ASSURANCE COMPANY	0.02%	167	1,073	\$125,535	\$134,053	\$370,992	\$9	402.31%
95	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	143	414	\$210,804	\$99	\$85,089	\$3,551	40.41%
96	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.07%	94	1,665	\$534,410	\$0	\$226,805	\$13,420	42.44%
97	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	352	3	\$355	\$0	\$0	\$30	0.00%
98	COUNTRY LIFE INSURANCE COMPANY	0.37%	43	8,712	\$2,786,335	\$1,312,310	\$2,377,444	\$268,875	132.42%
99	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	247	550	\$25,070	\$5,902	\$59,180	\$4,677	259.60%
100	CROWN LIFE INSURANCE COMPANY	0.05%	106	619	\$409,482	\$270,007	\$805,784	\$40,978	262.72%
101	CSA FRATERNAL LIFE	0.00%	255	543	\$20,384	\$0	\$9,377	\$2,536	46.00%
102	CUNA MUTUAL INSURANCE SOCIETY	0.07%	95	2,231	\$533,387	\$270,850	\$794,276	\$18,492	199.69%
103	DEGREE OF HONOR PROTECTIVE ASSOC	0.01%	180	541	\$99,862	\$0	\$16,355	\$2,654	16.38%
104	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.00%	343	10	\$641	\$198	\$2,830	\$59	472.39%
105	EMC NATIONAL LIFE COMPANY	0.03%	148	1,639	\$201,586	\$58,989	\$340,961	\$12,984	198.40%
106	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	325	138	\$2,289	\$346	\$60,330	\$497	2650.76%
107	EPIC LIFE INSURANCE COMPANY THE	0.00%	327	1	\$2,062	\$0	\$0	\$5	0.00%
108	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.07%	96	2,053	\$525,484	\$0	\$412,462	\$11,908	78.49%
109	EQUITABLE RESERVE ASSOCIATION	0.00%	297	265	\$6,378	\$4,439	\$125,302	\$1,596	2034.20%
110	EQUITRUST LIFE INSURANCE COMPANY	0.00%	363	3	\$36	\$0	\$0	\$78	0.00%
111	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.08%	87	2,517	\$625,082	\$172,754	\$861,483	\$39,944	165.46%
112	FAMILY HERITAGE LIFE INS COMPANY OF AMERICA	0.00%	349	2	\$376	\$0	\$0	\$175	0.00%
113	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	362	398	\$42	\$0	\$116,482	\$1,903	277338.10%
114	FARM BUREAU LIFE INS COMPANY OF MISSOURI	2.69%	10	38,813	\$20,146,043	\$3,126,169	\$11,229,224	\$1,406,415	71.26%
115	FARMERS NEW WORLD LIFE INSURANCE CO	0.06%	100	9,695	\$451,476	\$33,904	\$1,589,720	\$142,222	359.63%
116	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	205	189	\$56,287	\$5,027	\$44,424	\$2,500	87.86%
117	FEDERATED LIFE INSURANCE COMPANY	0.00%	258	178	\$18,777	\$0	\$41,950	\$1,574	223.41%
118	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.00%	237	376	\$27,842	\$26,988	\$111,887	\$2,098	498.80%
119	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.03%	145	2,320	\$207,175	\$0	\$187,407	\$18,713	90.46%
120	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.03%	142	786	\$211,808	\$245,991	\$1,318,908	\$16,262	738.83%
121	FIRST CATHOLIC SLOVAK LADIES ASSOC OF THE UNITE	0.00%	350	4	\$367	\$0	\$6,202	\$14	1689.92%
122	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATE	0.00%	347	45	\$424	\$206	\$17,801	\$91	4246.93%
123	FIRST GUARANTY INSURANCE COMPANY	0.00%	321	2	\$2,813	\$0	\$0	\$11	0.00%
124	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	289	4,858	\$7,851	\$0	\$25,722	\$2,167	327.63%
125	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	295	24	\$6,514	\$1,974	\$10,443	\$566	190.62%
126	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	244	772	\$26,402	\$0	\$605,729	\$4,529	2294.25%
127	FORT DEARBORN LIFE INSURANCE COMPANY	0.01%	197	481	\$69,895	\$0	\$74,551	\$2,855	106.66%
128	FUNERAL DIRECTORS LIFE INSURANCE CO	0.10%	78	566	\$765,397	\$497	\$127,261	\$2,967	16.69%
129	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	178	182	\$100,811	\$0	\$41,962	\$2,367	41.62%
130	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.96%	7	19,137	\$22,147,427	\$19,505,432	\$33,327,329	\$1,136,420	238.55%
131	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.03%	132	510	\$254,021	\$0	\$1,353,796	\$59,544	532.95%
132	GERBER LIFE INSURANCE COMPANY	0.63%	30	67,459	\$4,713,168	\$0	\$875,226	\$687,755	18.57%
133	GLEANER LIFE INSURANCE SOCIETY	0.00%	353	52	\$321	\$682	\$130,538	\$326	40878.50%
134	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.48%	37	57,349	\$3,555,452	\$0	\$1,281,324	\$498,957	36.04%
135	GOLDEN RULE INSURANCE COMPANY	0.01%	218	387	\$45,832	\$3,762	\$69,741	\$3,943	160.37%
136	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	175	453	\$106,130	\$84,260	\$90,000	\$7,480	164.19%
137	GRANGE LIFE INSURANCE COMPANY	0.00%	280	18	\$9,648	\$0	\$0	\$434	0.00%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	288	9	\$8,118	\$0	\$944	\$174	11.63%
139	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	264	251	\$15,867	\$94	\$183,992	\$1,469	1160.18%
140	GREAT WESTERN INSURANCE COMPANY	0.00%	259	53	\$17,924	\$3,523	\$18,004	\$231	120.10%
141	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.29%	51	6,533	\$2,205,152	\$640,422	\$3,076,547	\$695,849	168.56%
142	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	278	365	\$10,937	\$7,023	\$12,734	\$2,912	180.64%
143	GUARANTEE TRUST LIFE INSURANCE CO	0.08%	86	6,400	\$626,507	\$0	\$444,593	\$45,921	70.96%
144	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	262	24	\$16,091	\$3,712	\$50,000	\$1,036	333.80%
145	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.54%	15	4,948	\$11,516,202	\$3,986,736	\$15,722,455	\$806,106	171.14%
146	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.01%	189	38	\$83,253	\$0	\$0	\$6,113	0.00%
147	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	241	45	\$26,851	\$0	\$0	\$9,764	0.00%
148	HARTFORD LIFE INSURANCE COMPANY	0.08%	88	32	\$616,650	\$0	\$2,359,164	\$19,845	382.58%
149	HCC LIFE INSURANCE COMPANY	0.00%	292	13	\$6,826	\$0	\$0	\$823	0.00%
150	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	284	11	\$8,931	\$0	\$0	\$1,195	0.00%
151	HOMESTEADERS LIFE COMPANY	0.01%	196	3,762	\$70,733	\$0	\$357,281	\$4,867	505.11%
152	HORACE MANN LIFE INSURANCE COMPANY	0.05%	108	1,244	\$402,538	\$0	\$283,056	\$35,260	70.32%
153	HUMANADENTAL INSURANCE COMPANY	0.00%	282	93	\$9,401	\$1,534	\$49,514	\$493	543.01%
154	IDEALIFE INSURANCE COMPANY	0.00%	243	269	\$26,620	\$0	\$51,765	\$1,293	194.46%
155	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	166	843	\$129,351	\$40,866	\$2,813,350	\$12,997	2206.57%
156	INDEPENDENT ORDER OF FORESTERS THE	0.01%	176	2,161	\$106,049	\$298,414	\$0	\$30,901	281.39%
157	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.00%	301	639	\$5,441	\$0	\$137,428	\$2,752	2525.79%
158	ING LIFE INSURANCE AND ANNUITY COMPANY	0.13%	67	948	\$980,528	\$0	\$2,460,073	\$28,223	250.89%
159	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	157	1,341	\$175,401	\$238,101	\$1,154,585	\$11,035	794.00%
160	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	346	10	\$464	\$0	\$0	\$10	0.00%
161	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	236	182	\$28,278	\$3,620	\$66,826	\$622	249.12%
162	INVESTORS INSURANCE CORPORATION	0.00%	331	5	\$1,656	\$157	\$0	\$38	9.48%
163	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.02%	169	564	\$124,593	\$2,830	\$141,811	\$23,880	116.09%
164	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.46%	39	6,632	\$3,442,317	\$714	\$13,041,072	\$464,518	378.87%
165	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.03%	146	563	\$205,209	\$50,500	\$3,483,775	\$4,073	1722.28%
166	JOHN HANCOCK LIFE & HEALTH INSURANCE CO	0.01%	217	88	\$45,874	\$0	\$210,662	\$20,027	459.22%
167	JOHN HANCOCK LIFE INSURANCE COMPANY	0.62%	32	13,689	\$4,653,176	\$3,533,760	\$23,510,140	\$531,940	581.19%
168	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	8.05%	2	4,370	\$60,274,298	\$6,656,470	\$20,102,860	\$4,232,052	44.40%
169	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	4.29%	5	3,129	\$32,117,509	\$180,209	\$2,452,328	\$1,145,580	8.20%
170	KANAWHA INSURANCE COMPANY	0.00%	270	59	\$13,195	\$0	\$100	\$1,499	0.76%
171	KANSAS CITY LIFE INSURANCE COMPANY	0.10%	80	1,611	\$739,232	\$435,102	\$3,134,225	\$58,416	482.84%
172	KNIGHTS OF COLUMBUS	2.56%	11	52,836	\$19,130,533	\$10,966,348	\$8,175,916	\$1,387,272	100.06%
173	LAFAYETTE LIFE INSURANCE COMPANY THE	0.33%	46	1,816	\$2,437,483	\$469,371	\$1,428,243	\$107,847	77.85%
174	LEWER LIFE INSURANCE COMPANY	0.00%	315	30	\$3,413	\$0	\$0	\$654	0.00%
175	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.14%	66	2,298	\$1,067,799	\$182,405	\$283,805	\$65,522	43.66%
176	LIBERTY LIFE INSURANCE COMPANY	0.03%	135	3,392	\$246,100	\$11,048	\$778,329	\$41,847	320.75%
177	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.28%	52	3,967	\$2,082,603	\$119	\$840,736	\$214,664	40.38%
178	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	309	58	\$4,282	\$0	\$0	\$654	0.00%
179	LIFESecure INSURANCE COMPANY	0.01%	202	1,049	\$64,331	\$0	\$144,702	\$3,880	224.93%
180	LINCOLN BENEFIT LIFE COMPANY	0.00%	274	370	\$12,112	\$3,577	\$48,882	\$1,296	433.12%
181	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.44%	41	10,650	\$3,269,113	\$24,715	\$2,389,400	\$64,317	73.85%
182	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	355	40	\$226	\$1,965	\$7,292	\$225	4096.02%
183	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.49%	35	3,448	\$3,661,779	\$373,670	\$2,467,136	\$283,242	77.58%
184	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.03%	144	1,220	\$210,491	\$2,623	\$377,364	\$14,341	180.52%
185	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	342	60	\$644	\$0	\$18,227	\$125	2830.28%
186	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	158	764	\$173,719	\$3,719	\$91,966	\$9,997	55.08%
187	MANHATTAN LIFE INSURANCE COMPANY	0.01%	215	450	\$51,532	\$12,792	\$126,289	\$3,579	269.89%
188	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	224	194	\$40,593	\$3	\$257,100	\$1,631	633.37%
189	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	260	25	\$16,818	\$0	\$0	\$277	0.00%
190	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	3.35%	6	20,446	\$25,064,721	\$22,850,869	\$11,251,675	\$1,729,122	136.06%
191	MEDICO LIFE INSURANCE COMPANY	0.01%	223	189	\$42,221	\$3,276	\$51,801	\$1,244	130.45%
192	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	173	414	\$107,873	\$15,068	\$209,208	\$2,977	207.91%
193	MEMBERS LIFE INSURANCE COMPANY	0.00%	323	6	\$2,471	\$0	\$0	\$86	0.00%
194	MERIT LIFE INSURANCE CO	0.00%	254	119	\$20,437	\$0	\$171,237	\$992	837.88%
195	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.16%	63	3,446	\$1,232,765	\$0	\$2,147,763	\$278,764	174.22%
196	METLIFE INVESTORS INSURANCE COMPANY	0.00%	364	30	\$0	\$0	\$0	\$4,810	N/A
197	METROPOLITAN LIFE INSURANCE COMPANY	2.79%	9	156,257	\$20,912,396	\$27,951,588	\$32,952,278	\$2,686,890	291.23%
198	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	326	4	\$2,196	\$0	\$2,167	\$143	98.68%
199	MIDLAND NATIONAL LIFE INSURANCE COMPANY	1.25%	18	9,630	\$9,367,747	\$22,286	\$20,129,199	\$1,272,468	215.12%
200	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	231	125	\$32,781	\$192	\$27,336	\$3,884	83.98%
201	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	277	100	\$11,139	\$4,008	\$8,581	\$807	113.02%
202	MINNESOTA LIFE INSURANCE COMPANY	0.24%	54	1,881	\$1,807,996	\$968,641	\$2,124,197	\$128,652	171.06%
203	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CO	0.00%	345	1	\$507	\$0	\$0	\$10	0.00%
204	MODERN WOODMEN OF AMERICA	0.30%	50	14,176	\$2,247,437	\$797,600	\$3,442,979	\$202,927	188.69%
205	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	294	61	\$6,571	\$521	\$10,127	\$601	162.05%



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	MONUMENTAL LIFE INSURANCE COMPANY	0.57%	34	27,297	\$4,237,459	\$5,344	\$2,805,212	\$239,708	66.33%
207	MONY LIFE INSURANCE COMPANY	0.41%	42	6,282	\$3,069,895	\$1,672,530	\$6,005,649	\$206,195	250.11%
208	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	364	5	\$0	\$0	\$0	\$2,842	N/A
209	MTL INSURANCE COMPANY	0.37%	44	1,128	\$2,785,325	\$211,429	\$510,374	\$226,999	25.91%
210	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.01%	227	105	\$39,230	\$1,736	\$73,495	\$2,294	191.77%
211	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.04%	127	1,477	\$288,468	\$0	\$86,559	\$25,141	30.01%
212	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	299	95	\$5,954	\$1,266	\$10,320	\$963	194.59%
213	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.01%	210	156	\$53,764	\$1,097	\$522,621	\$2,518	974.11%
214	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	268	130	\$14,356	\$0	\$7,240	\$1,276	50.43%
215	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	122	6,052	\$309,808	\$24,981	\$238,785	\$40,409	85.14%
216	NATIONAL LIFE INSURANCE COMPANY	0.67%	28	2,024	\$5,000,498	\$3,973,530	\$2,657,352	\$232,963	132.60%
217	NATIONAL STATES INSURANCE COMPANY	0.13%	69	2,314	\$957,806	\$0	\$779,021	\$18,885	81.33%
218	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.00%	257	110	\$19,360	\$0	\$331	\$1,682	1.71%
219	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.03%	139	1,985	\$221,793	\$0	\$397,154	\$9,219	179.07%
220	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.00%	308	8	\$4,468	\$1,161	\$1,203	\$305	52.91%
221	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.00%	291	30	\$7,016	\$0	\$0	\$1,400	0.00%
222	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	183	500	\$91,011	\$50,605	\$102,507	\$5,801	168.23%
223	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.06%	104	1,735	\$412,130	\$453,054	\$971,718	\$31,679	345.71%
224	NEW ENGLAND LIFE INSURANCE COMPANY	0.06%	98	253	\$480,561	\$3,353	\$112,155	\$29,747	24.04%
225	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	361	74	\$72	\$0	\$34,086	\$311	47341.67%
226	NEW YORK LIFE INSURANCE COMPANY	5.06%	3	55,970	\$37,843,326	\$21,711,243	\$41,822,109	\$2,566,483	167.89%
227	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INS	0.03%	147	213	\$204,058	\$0	\$299,789	\$59,965	146.91%
228	NORTH AMERICAN INSURANCE COMPANY	0.00%	338	2	\$746	\$0	\$0	\$8	0.00%
229	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	329	4,883	\$1,800	\$665	\$0	\$2,245	36.94%
230	NORTHWESTERN MUTUAL LIFE INSURANCE CO	19.83%	1	82,968	\$148,411,366	\$89,159,990	\$77,373,431	\$10,028,180	112.21%
231	OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	0.01%	172	346	\$109,048	\$3,076	\$71,471	\$2,431	68.36%
232	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.31%	48	2,900	\$2,293,417	\$759,837	\$1,096,481	\$119,556	80.94%
233	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	320	157	\$2,892	\$2,449	\$26,935	\$968	1016.04%
234	OLD AMERICAN INSURANCE COMPANY	0.65%	29	18,467	\$4,875,276	\$0	\$4,879,546	\$77,091	100.09%
235	OLD RELIANCE INSURANCE COMPANY	0.03%	141	788	\$212,883	\$0	\$83,183	\$5,346	39.07%
236	OLD UNITED LIFE INSURANCE COMPANY	0.00%	318	28	\$3,133	\$0	\$2,114	\$280	67.48%
237	OM FINANCIAL LIFE INSURANCE COMPANY	0.01%	194	393	\$75,201	\$4,866	\$179,928	\$3,865	245.73%
238	ONENATION INSURANCE COMPANY	0.00%	364	2	\$0	\$0	\$0	\$30	N/A
239	OXFORD LIFE INSURANCE COMPANY	0.05%	115	735	\$359,103	\$0	\$87,247	\$7,971	24.30%
240	OZARK NATIONAL LIFE INSURANCE COMPANY	2.44%	13	46,969	\$18,279,966	\$74,289	\$9,693,388	\$1,423,411	53.43%
241	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	263	0	\$16,061	\$141	\$0	\$0	0.88%
242	PACIFIC LIFE INSURANCE COMPANY	0.01%	213	253	\$52,816	\$69,601	\$127,342	\$2,081	372.89%
243	PAN AMERICAN ASSURANCE COMPANY	0.06%	101	622	\$437,119	\$0	\$532,405	\$40,007	121.80%
244	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	182	411	\$93,373	\$33,983	\$93,425	\$11,243	136.45%
245	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	344	9	\$586	\$0	\$5,000	\$102	853.24%
246	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	230	503	\$33,557	\$0	\$65,824	\$2,528	196.16%
247	PAUL REVERE VARIABLE ANNUITY INSURANCE CO	0.00%	251	64	\$22,086	\$0	\$24,130	\$2,911	109.25%
248	PEKIN LIFE INSURANCE COMPANY	0.00%	249	50	\$23,282	\$555	\$15,266	\$394	67.95%
249	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.08%	91	3,091	\$588,753	\$369,766	\$1,813,591	\$51,622	370.84%
250	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	246	4	\$25,212	\$0	\$58,021	\$438	230.13%
251	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	137	694	\$236,130	\$0	\$280,077	\$4,381	118.61%
252	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	193	101	\$79,817	\$80	\$1,819	\$7,637	2.38%
253	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	286	74	\$8,648	\$0	\$0	\$1,620	0.00%
254	PHILADELPHIA UNITED LIFE INSURANCE COMPANY	0.00%	357	8	\$160	\$0	\$0	\$8	0.00%
255	PHOENIX LIFE INSURANCE COMPANY	2.16%	14	8,256	\$16,168,091	\$8,731,290	\$18,964,919	\$1,081,932	171.30%
256	PHYSICIANS LIFE INSURANCE COMPANY	0.06%	103	2,277	\$413,084	\$0	\$607,446	\$20,934	147.05%
257	PIONEER AMERICAN INSURANCE COMPANY	0.00%	235	92	\$29,205	\$0	\$24,389	\$715	83.51%
258	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	316	52	\$3,371	\$2,885	\$4,500	\$235	219.07%
259	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	261	33	\$16,094	\$0	\$681	\$298	4.23%
260	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	232	1,193	\$31,655	\$22,190	\$72,310	\$4,936	298.53%
261	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	281	707	\$9,547	\$483	\$36,118	\$1,964	383.38%
262	PRESIDENTIAL LIFE INSURANCE COMPANY	0.03%	150	297	\$198,142	\$0	\$107,253	\$2,493	54.13%
263	PRINCIPAL LIFE INSURANCE COMPANY	0.60%	33	7,947	\$4,514,988	\$3,933,161	\$7,269,197	\$440,642	248.11%
264	PROFESSIONAL INSURANCE COMPANY	0.00%	333	6	\$1,298	\$0	\$5,778	\$61	445.15%
265	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	271	260	\$13,094	\$1,880	\$30,105	\$1,503	244.27%
266	PROTECTIVE LIFE INSURANCE COMPANY	1.04%	21	13,971	\$7,784,786	\$26,095	\$38,007,008	\$2,821,459	488.56%
267	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	0.00%	273	21	\$12,443	\$0	\$46	\$164	0.37%
268	PROVIDENT LIFE AND ACCIDENT INS CO	1.00%	22	14,840	\$7,509,066	\$0	\$1,253,480	\$693,852	16.69%
269	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	332	1	\$1,576	\$0	\$0	\$20	0.00%
270	PRUCO LIFE INSURANCE COMPANY	1.41%	16	4,120	\$10,543,111	\$0	\$122,388	\$0	1.16%
271	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	2.95%	8	170,633	\$22,106,989	\$48,792,410	\$68,472,700	\$1,891,467	530.44%
272	PYRAMID LIFE INSURANCE COMPANY	0.05%	112	2,615	\$363,212	\$0	\$493,787	\$22,909	135.95%
273	REASSURE AMERICA LIFE INSURANCE COMPANY	0.71%	26	21,293	\$5,309,353	\$490,467	\$6,558,295	\$1,256,974	132.76%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

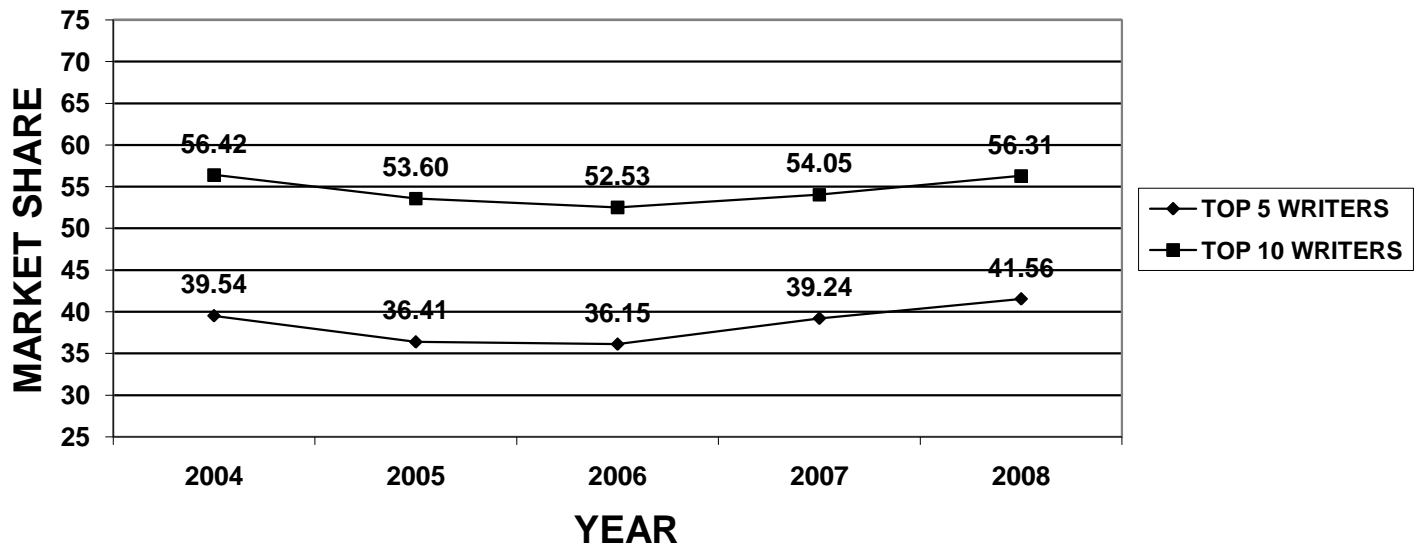
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	RELIABLE LIFE INSURANCE COMPANY	1.29%	17	147,919	\$9,679,406	\$45	\$8,807,959	\$583,679	91.00%
275	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.00%	267	197	\$14,396	\$0	\$0	\$1,179	0.00%
276	RELIASTAR LIFE INSURANCE COMPANY	0.10%	81	3,067	\$720,213	\$300,496	\$1,156,340	\$106,739	202.28%
277	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	250	3	\$22,423	\$199	\$12,442	\$10	56.38%
278	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.01%	225	1,107	\$40,412	\$261	\$392,424	\$4,395	971.70%
279	RESERVE NATIONAL INSURANCE COMPANY	0.01%	204	393	\$58,434	\$0	\$36,285	\$1,624	62.10%
280	RGA REINSURANCE COMPANY	0.17%	61	204	\$1,263,862	\$958,173	\$1,147,023	\$70,270	166.57%
281	RIVERSOURCE LIFE INSURANCE COMPANY	0.01%	181	536	\$97,399	\$0	\$15,048	\$4,080	15.45%
282	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	334	183	\$1,005	\$6,113	\$34,290	\$824	4020.20%
283	ROYAL NEIGHBORS OF AMERICA	0.04%	125	6,216	\$292,364	\$71,411	\$453,430	\$22,051	179.52%
284	S USA LIFE INSURANCE COMPANY INC	0.00%	305	13	\$4,881	\$0	\$2,500	\$1,400	51.22%
285	SAGICOR LIFE INSURANCE COMPANY	0.02%	164	221	\$136,562	\$1,815	\$10,053	\$4,064	8.69%
286	SAVINGS BANK LIFE INS COY OF MASSACHUSETTS THE	0.00%	233	221	\$31,053	\$34,502	\$34,842	\$1,294	223.31%
287	SECURIAN LIFE INSURANCE COMPANY	0.00%	339	1	\$732	\$114	\$0	\$62	15.57%
288	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.09%	85	3,546	\$636,337	\$86,404	\$1,047,920	\$32,516	178.26%
289	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	187	404	\$86,356	\$0	\$132,344	\$2,295	153.25%
290	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.18%	60	402	\$1,344,207	\$59,295	\$18,895,815	\$13,701	1410.13%
291	SECURITY MUTUAL LIFE INS COMPANY OF NEW YORK	0.03%	134	786	\$252,050	\$72,193	\$53,821	\$32,264	50.00%
292	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.03%	129	521	\$258,020	\$0	\$34,518	\$3,570	13.38%
293	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.01%	192	0	\$81,761	\$0	\$81,864	\$0	100.13%
294	SENIOR LIFE INSURANCE COMPANY	0.09%	83	1,383	\$646,128	\$0	\$252,079	\$9,502	39.01%
295	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	356	28	\$183	\$0	\$0	\$34	0.00%
296	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.03%	136	1,034	\$242,037	\$3,690	\$193,142	\$25,536	81.32%
297	SETTLERS LIFE INSURANCE COMPANY	0.00%	279	49	\$10,103	\$1,809	\$2,468	\$532	42.33%
298	SHELTER LIFE INSURANCE COMPANY	0.01%	179	13,588	\$100,062	\$1,789,005	\$2,418,811	\$243,258	4205.21%
299	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	300	289	\$5,603	\$1,096	\$5,000	\$1,942	108.80%
300	STANDARD INSURANCE COMPANY	0.01%	200	121	\$67,840	\$25,443	\$71,297	\$3,660	142.60%
301	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.05%	117	2,546	\$339,811	\$27,643	\$395,078	\$14,062	124.40%
302	STANDARD LIFE INSURANCE COMPANY OF INDIANA	0.00%	238	95	\$27,559	\$0	\$2,827	\$2,515	10.26%
303	STATE FARM LIFE INSURANCE COMPANY	4.33%	4	108,538	\$32,388,945	\$18,021,087	\$24,109,887	\$2,033,315	130.08%
304	STATE LIFE INSURANCE COMPANY	0.48%	36	213	\$3,626,629	\$52,207	\$445,670	\$18,128	13.73%
305	STATE MUTUAL INSURANCE COMPANY	0.05%	116	654	\$351,421	\$57,319	\$333,977	\$6,523	111.35%
306	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	211	99	\$53,633	\$18	\$2,363	\$715	4.44%
307	STERLING LIFE INSURANCE COMPANY	0.00%	283	23	\$9,221	\$0	\$0	\$130	0.00%
308	STONEBRIDGE LIFE INSURANCE COMPANY	0.16%	64	5,195	\$1,228,325	\$0	\$714,637	\$34,789	58.18%
309	SUN LIFE ASSURANCE COMPANY OF CANADA	0.80%	25	1,213	\$5,966,316	\$2,393,734	\$3,798,786	\$301,754	103.79%
310	SUN LIFE ASSURANCE OF CANADA (US)	0.05%	110	121	\$401,818	\$0	\$2,325,304	\$18,454	578.70%
311	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	272	78	\$12,503	\$1,005	\$193,815	\$3,689	1558.19%
312	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	312	46	\$3,976	\$417	\$1,444	\$365	46.81%
313	SURETY LIFE INSURANCE COMPANY	0.00%	364	49	\$0	\$45	\$5,000	\$228	N/A
314	SYMETRA LIFE INSURANCE COMPANY	0.04%	123	1,412	\$298,332	\$166	\$314,444	\$12,045	105.46%
315	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	303	82	\$5,355	\$0	\$2,243	\$855	41.89%
316	TEXAS LIFE INSURANCE COMPANY	0.04%	121	436	\$313,013	\$52,697	\$391,951	\$30,927	142.05%
317	THRIVENT FINANCIAL FOR LUTHERANS	0.94%	23	22,054	\$7,030,187	\$6,949,801	\$11,294,969	\$485,696	259.52%
318	TIME INSURANCE COMPANY	0.00%	335	3	\$915	\$0	\$0	\$30	0.00%
319	TRANS WORLD ASSURANCE COMPANY	0.03%	152	614	\$188,180	\$0	\$90,630	\$15,907	48.16%
320	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	229	79	\$33,986	\$0	\$27,438	\$752	80.73%
321	TRANSAMERICA LIFE INSURANCE COMPANY	0.07%	97	11,579	\$505,665	\$279,308	\$495,737	\$189,905	153.27%
322	TRUSTMARK INSURANCE COMPANY	0.02%	155	958	\$179,362	\$36,988	\$143,107	\$11,753	100.41%
323	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	269	29	\$14,102	\$0	\$62,075	\$9,978	440.19%
324	ULLICO LIFE INSURANCE COMPANY	0.00%	322	6	\$2,505	\$0	\$0	\$150	0.00%
325	UNIFIED LIFE INSURANCE COMPANY	0.02%	160	984	\$147,027	\$8,502	\$547,120	\$13,638	377.90%
326	UNION BANKERS INSURANCE COMPANY	0.11%	74	1,702	\$821,020	\$0	\$406,405	\$11,040	49.50%
327	UNION CENTRAL LIFE INSURANCE COMPANY	0.05%	111	825	\$383,878	\$182,773	\$628,339	\$44,997	211.29%
328	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	163	584	\$138,273	\$0	\$170,301	\$3,583	123.16%
329	UNION LABOR LIFE INSURANCE COMPANY	0.00%	276	36	\$11,393	\$868	\$4,613	\$227	48.11%
330	UNION SECURITY INSURANCE COMPANY	0.05%	109	6,670	\$401,883	\$2,739	\$1,044,237	\$20,493	260.52%
331	UNITED AMERICAN INSURANCE COMPANY	0.08%	89	3,493	\$606,016	\$0	\$434,533	\$22,382	71.70%
332	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	226	148	\$39,335	\$0	\$97,792	\$1,133	248.61%
333	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	304	180	\$4,920	\$327	\$7,042	\$482	149.78%
334	UNITED FIDELITY LIFE INSURANCE COMPANY	0.05%	114	4,700	\$359,418	\$31,964	\$831,445	\$21,647	240.22%
335	UNITED HERITAGE LIFE INSURANCE COMPANY	0.18%	58	3,380	\$1,362,021	\$20,958	\$933,620	\$23,176	70.09%
336	UNITED HOME LIFE INSURANCE COMPANY	0.03%	149	462	\$201,086	\$129	\$23,662	\$18,470	11.83%
337	UNITED INSURANCE COMPANY OF AMERICA	0.02%	159	7,051	\$171,950	\$0	\$379,831	\$18,052	220.90%
338	UNITED INVESTORS LIFE INSURANCE COMPANY	0.04%	120	551	\$316,278	\$0	\$306,352	\$13,123	96.86%
339	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	351	0	\$358	\$0	\$0	\$0	0.00%
340	UNITED LIFE INSURANCE COMPANY	0.09%	82	403	\$677,003	\$0	\$40,829	\$8,461	6.03%
341	UNITED NATIONAL LIFE INS COMPANY OF AMERICA	0.01%	177	319	\$101,699	\$0	\$61,424	\$1,820	60.40%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

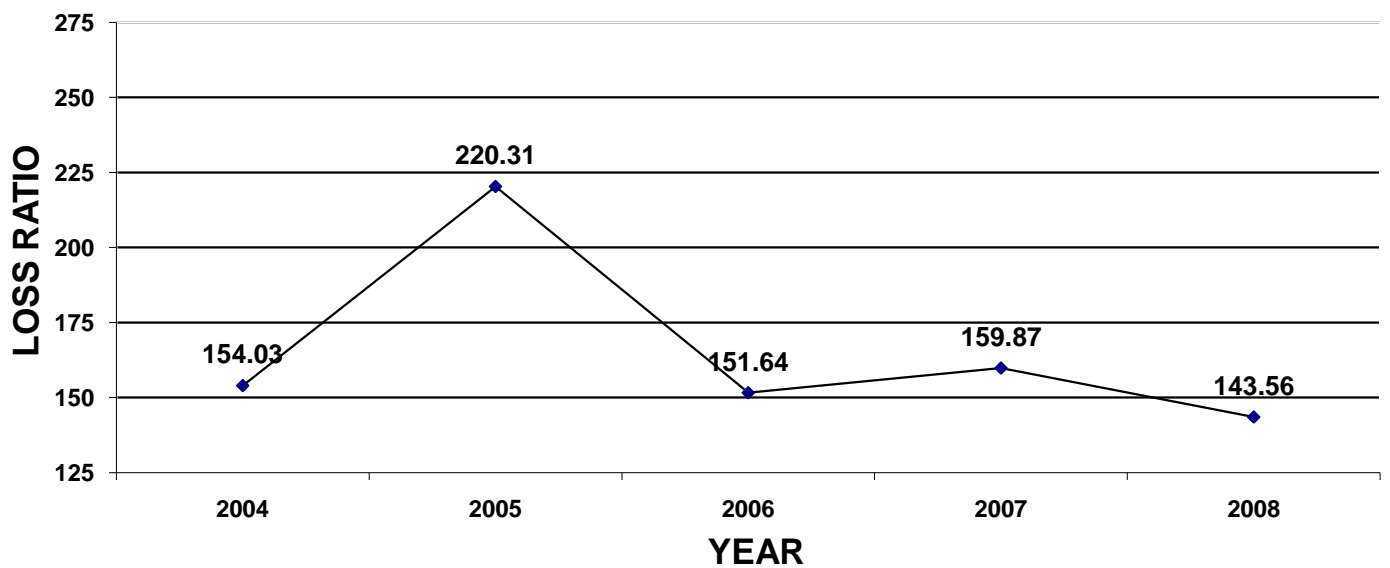
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.12%	72	19,921	\$882,642	\$336	\$1,237,826	\$201,167	140.28%
343	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.00%	358	2	\$154	\$0	\$0	\$35	0.00%
344	UNITED SECURITY LIFE AND HEALTH INS COMPANY	0.00%	341	4	\$671	\$0	\$0	\$55	0.00%
345	UNITED STATES LIFE INSURANCE CO NEW YORK	0.02%	168	135	\$125,092	\$3,474	\$313,936	\$3,061	253.74%
346	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	190	146	\$82,919	\$0	\$30,087	\$1,352	36.28%
347	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	336	1,287	\$777	\$0	-\$1,445	\$3,843	-185.97%
348	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.20%	57	2,917	\$1,497,487	\$0	\$604,756	\$23,594	40.38%
349	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	298	48	\$6,066	\$236	\$2,033	\$211	37.41%
350	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.03%	131	2,024	\$254,070	\$29,754	\$492,024	\$34,976	205.37%
351	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.01%	222	84	\$42,714	\$0	\$27,728	\$2,225	64.92%
352	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.04%	128	201	\$262,967	\$252,172	\$680,266	\$5,671	354.58%
353	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	287	186	\$8,296	\$0	\$54,046	\$368	651.47%
354	USAA LIFE INSURANCE COMPANY	0.11%	73	1,353	\$833,225	\$382,692	\$503,960	\$63,446	106.41%
355	USABLE LIFE	0.01%	203	269	\$59,826	\$0	\$106,262	\$7,635	177.62%
356	VANTISLIFE INSURANCE COMPANY	0.00%	311	22	\$4,052	\$908	\$0	\$268	22.41%
357	WASHINGTON NATIONAL INSURANCE CO	0.12%	71	5,335	\$921,623	\$84,623	\$2,384,587	\$27,593	267.92%
358	WEST COAST LIFE INSURANCE COMPANY	0.09%	84	362	\$639,476	\$97,369	\$13,125	\$3,010	17.28%
359	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.68%	27	46,625	\$5,056,553	\$1,682,796	\$5,464,193	\$276,304	141.34%
360	WESTERN CATHOLIC UNION	0.22%	55	7,503	\$1,620,755	\$51,732	\$1,330,814	\$71,345	85.30%
361	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	266	93	\$14,687	\$0	\$69,014	\$941	469.90%
362	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	253	440	\$21,572	\$139	\$9,339	\$2,252	43.94%
363	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.04%	124	39	\$296,679	\$0	\$924,687	\$180	311.68%
364	WILLIAM PENN ASSOCIATION	0.00%	302	103	\$5,388	\$686	\$17,611	\$1,207	339.59%
365	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.02%	161	340	\$139,372	\$0	\$316,168	\$34,643	226.85%
366	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	296	650	\$6,395	\$3,771	\$47,866	\$916	807.46%
367	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.02%	170	1,436	\$124,401	\$62,956	\$69,869	\$14,164	106.77%
368	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	306	130	\$4,628	\$0	\$4,000	\$620	86.43%
369	WORLD INSURANCE COMPANY	0.01%	219	254	\$45,357	\$6,700	\$142,244	\$3,974	328.38%
370	XL RE LIFE AMERICA INC	0.00%	364	1	\$0	\$0	\$0	\$42	N/A
371	ZALE LIFE INSURANCE COMPANY	0.00%	360	2	\$95	\$0	\$0	\$7	0.00%
TOTAL		100.00%		1,919,642	\$748,386,360	\$338,046,133	\$736,372,964	\$59,266,757	143.56%

## MISSOURI INDIVIDUAL WHOLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.03%	148	\$294	\$104,475	\$0	\$0	\$29,920	0.00%
2	AAA LIFE INSURANCE COMPANY	0.14%	82	\$970	\$552,168	\$0	\$0	\$256,033	0.00%
3	ACACIA LIFE INSURANCE CO	0.00%	248	\$10	\$6,368	\$0	\$0	\$2,775	0.00%
4	AETNA LIFE INSURANCE COMPANY	0.01%	185	\$151	\$39,928	\$0	\$55,827	\$15,071	139.82%
5	AGL LIFE ASSURANCE COMPANY	0.01%	198	\$21	\$28,981	\$0	\$0	\$4,014	0.00%
6	AIG LIFE INSURANCE COMPANY	0.03%	136	\$319	\$127,768	\$0	\$602,150	\$43,852	471.28%
7	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.00%	233	\$47	\$9,999	\$0	\$39,175	\$1,820	391.79%
8	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	0.01%	193	\$143	\$34,511	\$0	\$827,376	\$61,262	2397.43%
9	ALLSTATE LIFE INSURANCE COMPANY	0.42%	49	\$5,595	\$1,681,592	\$0	\$341,171	\$695,944	20.29%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	236	\$25	\$9,750	\$0	\$0	\$7,347	0.00%
11	AMERICAN AMICABLE LIFE INS COMPANY OF TEXAS	0.09%	100	\$1,111	\$352,027	\$0	\$151,394	\$40,860	43.01%
12	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	252	\$5	\$5,899	\$0	\$17,674	\$417	299.61%
13	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	256	\$50	\$5,396	\$0	\$6,386	\$243	118.35%
14	AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	0.00%	242	\$47	\$8,141	\$0	\$0	\$2,370	0.00%
15	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.56%	39	\$9,929	\$2,213,751	\$0	\$956,210	\$449,466	43.19%
16	AMERICAN FAMILY LIFE INSURANCE COMPANY	4.63%	5	\$48,595	\$18,317,335	\$34,927	\$8,056,845	\$4,245,991	44.18%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.68%	33	\$4,933	\$2,707,935	\$14,650	\$1,978,987	\$428,403	73.62%
18	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	228	\$7	\$11,284	\$0	\$0	\$132	0.00%
19	AMERICAN GENERAL ASSURANCE COMPANY	0.01%	174	\$0	\$49,094	\$0	\$45,950	\$0	93.60%
20	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.22%	63	\$14,765	\$856,169	\$0	\$426,019	\$248,516	49.76%
21	AMERICAN GENERAL LIFE INSURANCE CO	4.55%	6	\$26,514	\$18,009,544	\$31,114	\$10,971,960	\$8,540,998	61.10%
22	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	260	\$233	\$4,170	\$0	\$15,919	\$518	381.75%
23	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.10%	97	\$1,320	\$378,902	\$0	\$100,469	\$233,900	26.52%
24	AMERICAN HOME LIFE INSURANCE COMPANY	0.14%	80	\$1,256	\$573,527	\$0	\$167,961	\$133,972	29.29%
25	AMERICAN INCOME LIFE INSURANCE CO	0.03%	145	\$417	\$113,954	\$0	\$51,559	\$77,428	45.25%
26	AMERICAN INTERNATIONAL LIFE ASSUR OF NEW YORK	0.00%	245	\$21	\$6,938	\$0	\$0	\$896	0.00%
27	AMERICAN INVESTORS LIFE INS CO	0.00%	297	\$6	\$233	\$2,868	\$0	\$49	1230.90%
28	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	251	\$48	\$5,922	\$0	\$0	\$647	0.00%
29	AMERICAN NATIONAL INSURANCE COMPANY	0.28%	57	\$2,593	\$1,096,420	\$0	\$777,506	\$393,642	70.91%
30	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.00%	255	\$1	\$5,757	\$0	\$0	\$500	0.00%
31	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	286	\$3	\$1,027	\$0	\$0	\$125	0.00%
32	AMERICAN REPUBLIC INSURANCE COMPANY	0.21%	64	\$1,010	\$841,932	\$216	\$639,239	\$154,611	75.95%
33	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	243	\$26	\$8,054	\$0	\$0	\$196	0.00%
34	AMERICAN UNITED LIFE INSURANCE CO	0.15%	77	\$802	\$581,863	\$0	\$850,000	\$285,788	146.08%
35	AMERICO FINANCIAL LIFE AND ANNUITY INS COMPANY	0.46%	46	\$2,083	\$1,812,625	\$0	\$256,095	\$221,778	14.13%
36	AMERITAS LIFE INSURANCE CORP	0.05%	118	\$376	\$207,345	\$0	\$2,797	\$77,680	1.35%
37	AMICA LIFE INSURANCE COMPANY	0.03%	140	\$171	\$119,201	\$0	\$0	\$52,202	0.00%
38	ANTHEM LIFE INSURANCE COMPANY	0.03%	135	\$1,883	\$127,938	\$0	\$0	\$53,080	0.00%
39	ASSURED LIFE ASSOCIATION	0.00%	290	\$9	\$773	\$0	\$0	\$150	0.00%
40	ASSURITY LIFE INSURANCE COMPANY	0.13%	83	\$942	\$519,830	\$0	\$657,472	\$46,242	126.48%
41	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.03%	134	\$1	\$131,841	\$0	\$0	\$1,000	0.00%
42	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	278	\$41	\$1,817	\$0	\$0	\$3,819	0.00%
43	AUTO OWNERS LIFE INSURANCE COMPANY	0.32%	51	\$3,138	\$1,249,624	\$0	\$388,005	\$484,395	31.05%
44	AVIVA LIFE AND ANNUITY COMPANY	0.25%	59	\$1,586	\$986,146	\$114,509	\$315,891	\$419,426	43.64%
45	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.11%	90	\$339	\$453,348	\$0	\$664,302	\$88,919	146.53%
46	AXA EQUITABLE LIFE INSURANCE COMPANY	0.88%	27	\$2,940	\$3,478,569	\$0	\$974,416	\$1,449,887	28.01%
47	BALBOA LIFE INSURANCE COMPANY	0.02%	162	\$204	\$69,164	\$0	\$25,000	\$16,299	36.15%
48	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	249	\$11	\$6,259	\$0	\$0	\$1,485	0.00%
49	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	283	\$1	\$1,385	\$0	\$0	\$25	0.00%
50	BANKERS LIFE AND CASUALTY COMPANY	0.09%	98	\$1,034	\$372,715	\$0	\$113,382	\$59,702	30.42%
51	BANKERS LIFE INSURANCE COMPANY	0.00%	273	\$6	\$2,376	\$0	\$0	\$514	0.00%
52	BANNER LIFE INSURANCE COMPANY	1.17%	24	\$6,272	\$4,633,569	\$0	\$1,511,178	\$4,738,015	32.61%
53	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	223	\$51	\$12,887	\$0	\$397	\$15,915	3.08%
54	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	277	\$3	\$1,966	\$0	\$0	\$100	0.00%
55	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.01%	184	\$35	\$40,506	\$0	\$0	\$36,799	0.00%
56	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	263	\$253	\$3,628	\$0	\$2,913	\$4,438	80.29%
57	C M LIFE INSURANCE COMPANY	0.03%	137	\$64	\$125,847	\$0	\$1,952,825	\$27,323	1551.75%
58	CANADA LIFE ASSURANCE COMPANY	0.12%	89	\$118	\$462,397	\$0	\$271,944	\$40,345	58.81%
59	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.02%	164	\$564	\$64,837	\$0	\$91,874	\$2,559	141.70%
60	CAPITOL LIFE INSURANCE COMPANY	0.00%	261	\$15	\$4,109	\$0	\$0	\$1	0.00%
61	CATHOLIC FAMILY LIFE INSURANCE	0.00%	258	\$25	\$4,548	\$0	\$0	\$1,121	0.00%
62	CATHOLIC KNIGHTS	0.02%	165	\$518	\$62,934	\$0	\$30,623	\$12,326	48.66%
63	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	221	\$36	\$14,192	\$0	\$0	\$2,096	0.00%
64	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	226	\$1,057	\$12,542	\$0	\$33,199	\$1,797	264.70%
65	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	207	\$40	\$22,388	\$0	\$70,000	\$2,207	312.67%
66	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	218	\$50	\$14,644	\$193	\$25,575	\$1,346	175.96%
67	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.11%	92	\$666	\$426,705	\$0	\$268,802	\$56,910	62.99%
68	CHURCH LIFE INSURANCE CORPORATION	0.00%	235	\$1	\$9,781	\$0	\$0	\$9	0.00%
69	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	308	\$0	\$0	\$0	\$0	\$3,627	N/A

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CINCINNATI LIFE INSURANCE COMPANY THE	1.03%	26	\$6,448	\$4,081,283	\$0	\$235,133	\$2,194,763	5.76%
71	CITIZENS SECURITY LIFE INS CO	0.00%	285	\$12	\$1,037	\$0	\$0	\$155	0.00%
72	COLONIAL LIFE & ACCIDENT INS CO	0.31%	54	\$3,446	\$1,222,520	\$0	\$281,134	\$247,677	23.00%
73	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	196	\$253	\$32,355	\$0	\$34,287	\$1,786	105.97%
74	COLORADO BANKERS LIFE INS CO	0.07%	107	\$712	\$281,033	\$0	\$306,420	\$24,453	109.03%
75	COLUMBUS LIFE INSURANCE COMPANY	0.05%	121	\$129	\$201,454	\$0	\$40	\$47,941	0.00%
76	COMBINED INSURANCE CO OF AMERICA	0.02%	163	\$2,036	\$66,155	\$0	\$33,008	\$33,356	49.89%
77	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.03%	146	\$374	\$113,847	\$0	\$47,362	\$14,337	41.60%
78	CONNECTICUT GENERAL LIFE INS CO	0.04%	130	\$60	\$145,956	\$0	\$544,693	\$10,206	373.19%
79	CONSECO HEALTH INSURANCE COMPANY	0.00%	280	\$29	\$1,688	\$0	\$0	\$326	0.00%
80	CONSECO INSURANCE COMPANY	0.01%	210	\$36	\$20,715	\$0	\$65,301	\$2,989	315.24%
81	CONSECO LIFE INSURANCE CO	0.01%	181	\$305	\$41,919	\$0	\$43,250	\$47,971	103.18%
82	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	212	\$5	\$19,441	\$0	\$0	\$775	0.00%
83	CONTINENTAL ASSURANCE COMPANY	0.08%	103	\$367	\$314,129	\$0	\$600,000	\$42	191.00%
84	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	160	\$106	\$72,152	\$0	\$27,292	\$8,910	37.83%
85	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	222	\$29	\$13,716	\$0	\$0	\$2,198	0.00%
86	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	275	\$4	\$2,154	\$0	\$0	\$270	0.00%
87	COUNTRY LIFE INSURANCE COMPANY	0.43%	47	\$3,510	\$1,702,913	\$417	\$2,300,415	\$783,714	135.11%
88	CROWN LIFE INSURANCE COMPANY	0.00%	227	\$18	\$11,900	\$0	\$23,416	\$1,720	196.77%
89	CUNA MUTUAL INSURANCE SOCIETY	0.09%	101	\$802	\$344,805	\$1,394	\$2,974	\$109,983	1.27%
90	DIRECT GENERAL LIFE INSURANCE COMPANY	0.06%	113	\$1,672	\$256,091	\$0	\$20,000	\$16,905	7.81%
91	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.00%	265	\$5	\$3,537	\$0	\$21,091	\$440	596.30%
92	EMC NATIONAL LIFE COMPANY	0.18%	74	\$1,504	\$697,334	\$3,077	\$361,515	\$180,373	52.28%
93	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	232	\$12	\$10,054	\$0	\$0	\$800	0.00%
94	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.00%	303	\$2	\$112	\$0	\$0	\$50	0.00%
95	EQUITRUST LIFE INSURANCE COMPANY	0.00%	308	\$14	\$0	\$0	\$0	\$56	N/A
96	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.07%	108	\$900	\$280,834	\$0	\$110,000	\$65,173	39.17%
97	FAMILY LIFE INSURANCE COMPANY	0.03%	132	\$420	\$138,544	\$0	\$59,320	\$20,037	42.82%
98	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	307	\$11	\$1	\$0	\$2,179	\$35	217900.00%
99	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	1.74%	17	\$21,342	\$6,877,489	\$0	\$2,027,331	\$2,568,055	29.48%
100	FARMERS NEW WORLD LIFE INSURANCE CO	2.47%	11	\$21,773	\$9,789,121	\$0	\$2,083,255	\$3,083,727	21.28%
101	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	209	\$71	\$21,145	\$0	\$16,688	\$7,688	78.92%
102	FEDERATED LIFE INSURANCE COMPANY	0.31%	53	\$1,105	\$1,232,998	\$0	\$252,000	\$447,910	20.44%
103	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.05%	117	\$205	\$212,627	\$0	\$0	\$86,200	0.00%
104	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.19%	71	\$1,269	\$746,487	\$13,089	\$322,000	\$343,390	44.89%
105	FIDELITY SECURITY LIFE INSURANCE COMPANY	-0.01%	308	\$12	-\$22,515	\$0	\$360	\$126	-1.60%
106	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES	0.00%	305	\$2	\$36	\$0	\$0	\$26	0.00%
107	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	281	\$2	\$1,659	\$0	\$0	\$357	0.00%
108	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	179	\$77	\$43,422	\$0	\$0	\$17,949	0.00%
109	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.19%	70	\$6,386	\$771,196	\$0	\$3,220,017	\$2,025,042	417.54%
110	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	234	\$72	\$9,792	\$0	\$2,395	\$1,655	24.46%
111	GARDEN STATE LIFE INSURANCE COMPANY	0.12%	88	\$877	\$474,804	\$0	\$92,046	\$69,977	19.39%
112	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.03%	139	\$2,891	\$120,320	\$0	\$711,869	\$1,494,604	591.65%
113	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	4.84%	4	\$30,787	\$19,174,888	\$0	\$12,444,568	\$9,732,635	64.90%
114	GENWORTH LIFE INSURANCE COMPANY	0.62%	34	\$3,832	\$2,451,624	\$0	\$1,453,621	\$1,372,976	59.29%
115	GERBER LIFE INSURANCE COMPANY	0.07%	110	\$2,142	\$274,311	\$0	\$91,875	\$81,973	33.49%
116	GLENER LIFE INSURANCE SOCIETY	0.00%	253	\$32	\$5,895	\$0	\$0	\$780	0.00%
117	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.51%	42	\$26,365	\$2,001,562	\$0	\$1,296,238	\$165,518	64.76%
118	GOLDEN RULE INSURANCE COMPANY	0.13%	85	\$927	\$504,544	\$0	\$101,214	\$184,273	20.06%
119	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	214	\$25	\$17,467	\$0	\$2,000	\$3,494	11.45%
120	GRANGE LIFE INSURANCE COMPANY	0.01%	194	\$53	\$33,729	\$0	\$0	\$15,355	0.00%
121	GREAT AMERICAN LIFE INSURANCE COMPANY	0.21%	65	\$1,207	\$835,585	\$0	\$538,851	\$257,936	64.49%
122	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.04%	124	\$214	\$174,499	\$0	\$0	\$23,825	0.00%
123	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.43%	48	\$4,991	\$1,684,416	\$0	\$2,350,419	\$0	139.54%
124	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	259	\$11	\$4,353	\$0	\$500	\$323	11.49%
125	GUARANTEE TRUST LIFE INSURANCE CO	0.06%	115	\$644	\$233,929	\$0	\$10,052	\$17,214	4.30%
126	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.22%	62	\$655	\$859,968	\$0	\$0	\$352,774	0.00%
127	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	199	\$68	\$26,550	\$3,729	\$27,923	\$2,426	119.22%
128	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.58%	37	\$3,381	\$2,310,755	\$0	\$1,000,470	\$1,328,000	43.30%
129	HARTFORD LIFE INSURANCE COMPANY	0.01%	169	\$483	\$58,645	\$4,149	\$143,130	\$3,841	251.14%
130	HEALTHY ALLIANCE LIFE INSURANCE CO	0.00%	306	\$0	\$5	\$0	\$0	\$0	0.00%
131	HERITAGE LIFE INSURANCE COMPANY	0.00%	308	\$2	\$0	\$0	\$0	\$38	N/A
132	HORACE MANN LIFE INSURANCE COMPANY	0.07%	111	\$483	\$270,349	\$0	\$46,975	\$73,017	17.38%
133	HOUSEHOLD LIFE INSURANCE COMPANY	0.06%	112	\$610	\$256,772	\$0	\$102,737	\$84,530	40.01%
134	HUMANA INSURANCE COMPANY	0.01%	175	\$246	\$48,577	\$0	\$0	\$22,935	0.00%
135	HUMANADENTAL INSURANCE COMPANY	0.00%	272	\$23	\$2,399	\$0	\$12,246	\$122	510.46%
136	IDEALIFE INSURANCE COMPANY	0.00%	240	\$62	\$8,448	\$0	\$0	\$776	0.00%
137	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.23%	60	\$1,187	\$930,437	\$0	\$274,036	\$149,130	29.45%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	INDEPENDENT ORDER OF FORESTERS THE	0.31%	52	\$1,834	\$1,246,156	\$0	\$814,906	\$172,098	65.39%
139	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.05%	123	\$658	\$192,756	\$0	\$238,458	\$37,252	123.71%
140	INDUSTRIAL ALLIANCE PACIFIC INS AND FINANCIAL SER'	0.00%	293	\$1	\$611	\$0	\$0	\$150	0.00%
141	ING LIFE INSURANCE AND ANNUITY COMPANY	0.01%	170	\$55	\$56,887	\$0	\$142,726	\$15,950	250.89%
142	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.01%	191	\$76	\$34,835	\$0	\$1,876	\$6,657	5.39%
143	INTEGRITY LIFE INSURANCE COMPANY	0.00%	308	\$20	\$0	\$0	\$0	\$158	N/A
144	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	300	\$7	\$145	\$0	\$0	\$71	0.00%
145	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.02%	166	\$178	\$62,842	\$0	\$26,218	\$12,922	41.72%
146	JACKSON NATIONAL LIFE INSURANCE COMPANY	2.13%	13	\$10,090	\$8,452,127	\$0	\$6,164,653	\$2,102,088	72.94%
147	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	204	\$238	\$23,598	\$21,348	\$1,472,715	\$24,081	6331.31%
148	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	257	\$46	\$4,560	\$0	\$403,460	\$1,557	8847.81%
149	KANAWHA INSURANCE COMPANY	0.03%	133	\$473	\$132,567	\$0	\$0	\$18,321	0.00%
150	KANSAS CITY LIFE INSURANCE COMPANY	0.52%	40	\$8,895	\$2,065,526	\$0	\$411,454	\$899,563	19.92%
151	KEMPER INVESTORS LIFE INS CO	0.00%	271	\$2	\$2,614	\$0	\$0	\$150	0.00%
152	KNIGHTS OF COLUMBUS	0.57%	38	\$4,709	\$2,267,735	\$696,226	\$768,569	\$1,181,190	64.59%
153	LAFAYETTE LIFE INSURANCE COMPANY THE	0.03%	142	\$254	\$115,657	\$643	\$0	\$35,090	0.56%
154	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.15%	79	\$1,037	\$574,184	\$0	\$160,000	\$206,600	27.87%
155	LIBERTY LIFE INSURANCE COMPANY	0.47%	45	\$1,737	\$1,867,878	\$0	\$5,017,158	\$314,752	268.60%
156	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.10%	95	\$814	\$393,415	\$0	\$92,791	\$77,499	23.59%
157	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.02%	155	\$89	\$89,077	\$0	\$1,760,091	\$2,261	1975.92%
158	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.03%	141	\$184	\$119,062	\$0	\$0	\$18,419	0.00%
159	LIFESECURE INSURANCE COMPANY	0.00%	250	\$50	\$6,089	\$0	\$18	\$1,053	0.30%
160	LINCOLN BENEFIT LIFE COMPANY	1.12%	25	\$5,464	\$4,432,815	\$0	\$1,504,102	\$2,398,102	33.93%
161	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	215	\$72	\$16,102	\$0	\$0	\$2,169	0.00%
162	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	254	\$8	\$5,797	\$0	\$13,639	\$323	235.28%
163	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.27%	58	\$5,055	\$1,088,753	\$0	\$960,149	\$677,669	88.19%
164	LONGEVITY INSURANCE COMPANY	0.00%	230	\$67	\$10,175	\$0	\$0	\$1,620	0.00%
165	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	247	\$22	\$6,403	\$0	\$926	\$2,431	14.46%
166	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	268	\$16	\$3,129	\$0	\$0	\$376	0.00%
167	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	187	\$107	\$39,093	\$0	\$20,000	\$3,575	51.16%
168	MAGNA INSURANCE COMPANY	0.00%	267	\$16	\$3,219	\$0	\$0	\$200	0.00%
169	MANHATTAN LIFE INSURANCE COMPANY	0.00%	213	\$41	\$17,568	\$4,361	\$43,054	\$5,042	269.89%
170	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.19%	72	\$1,015	\$737,564	\$0	\$1,822,818	\$151,494	247.14%
171	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.87%	28	\$3,642	\$3,445,340	\$57,332	\$1,600,000	\$1,497,146	48.10%
172	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.05%	120	\$433	\$205,526	\$0	\$0	\$39,930	0.00%
173	MEMBERS LIFE INSURANCE COMPANY	0.00%	291	\$14	\$677	\$0	\$1,400	\$144	206.79%
174	MERIT LIFE INSURANCE CO	0.10%	93	\$6,671	\$408,753	\$0	\$185,665	\$54,057	45.42%
175	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.17%	75	\$125	\$675,408	\$0	\$1,029,899	\$36,615	152.49%
176	METLIFE INVESTORS INSURANCE COMPANY	0.02%	167	\$117	\$60,553	\$0	\$0	\$30,997	0.00%
177	METLIFE INVESTORS USA INSURANCE COMPANY	0.81%	29	\$2,952	\$3,196,333	\$0	\$2,532,480	\$1,740,678	79.23%
178	METROPOLITAN LIFE INSURANCE COMPANY	2.08%	15	\$20,961	\$8,217,314	\$599,070	\$12,004,408	\$1,542,491	153.38%
179	MIDWEST NATIONAL LIFE INS COMPANY OF TENNESSEE	0.01%	188	\$29	\$38,621	\$0	\$2,500	\$2,876	6.47%
180	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	274	\$10	\$2,187	\$0	\$1,621	\$103	74.12%
181	MINNESOTA LIFE INSURANCE COMPANY	0.61%	36	\$3,054	\$2,404,824	\$2,716	\$403,493	\$1,816,810	16.89%
182	MODERN WOODMEN OF AMERICA	0.28%	56	\$2,938	\$1,118,427	\$3,337	\$505,000	\$389,570	45.45%
183	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	279	\$11	\$1,699	\$0	\$2,618	\$155	154.09%
184	MONUMENTAL LIFE INSURANCE COMPANY	0.20%	69	\$4,164	\$784,233	\$0	\$1,468,410	\$193,386	187.24%
185	MONY LIFE INSURANCE COMPANY	0.00%	308	\$687	\$0	\$0	\$529,334	\$74,145	N/A
186	MONY LIFE INSURANCE COMPANY OF AMERICA	0.21%	67	\$699	\$815,659	\$0	\$252,925	\$342,313	31.01%
187	MOUNTAIN LIFE INSURANCE COMPANY	0.03%	144	\$263	\$114,713	\$0	\$26,079	\$9,815	22.73%
188	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.08%	102	\$4,430	\$328,126	\$0	\$140,587	\$75,422	42.85%
189	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.01%	172	\$7	\$55,053	\$0	\$0	\$324	0.00%
190	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.01%	211	\$40	\$20,210	\$0	\$97,140	\$1,587	480.65%
191	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	284	\$4	\$1,351	\$0	\$0	\$198	0.00%
192	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	157	\$160	\$79,590	\$0	\$74,569	\$27,683	93.69%
193	NATIONAL LIFE INSURANCE COMPANY	0.08%	104	\$255	\$306,014	\$6,481	\$108	\$200,188	2.15%
194	NATIONAL TEACHERS ASSOCIATES LIFE INS COMPANY	0.02%	156	\$325	\$85,104	\$0	\$0	\$24,150	0.00%
195	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	182	\$198	\$41,313	\$0	\$0	\$4,898	0.00%
196	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.01%	171	\$87	\$55,580	\$0	\$0	\$27,960	0.00%
197	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.07%	106	\$441	\$289,291	\$0	\$0	\$169,983	0.00%
198	NATIONWIDE LIFE INSURANCE COMPANY	0.04%	128	\$272	\$152,279	\$0	\$0	\$73,039	0.00%
199	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.02%	153	\$176	\$92,486	\$0	\$15,090	\$26,823	16.32%
200	NEW ENGLAND LIFE INSURANCE COMPANY	0.15%	76	\$854	\$604,227	\$0	\$1,342,350	\$361,529	222.16%
201	NEW YORK LIFE INS AND ANNUITY CORPORATION	0.00%	308	\$0	\$0	\$0	\$0	\$81,089	N/A
202	NEW YORK LIFE INSURANCE COMPANY	0.00%	246	\$9,962	\$6,729	\$3,497	\$1,580	\$2,731,070	75.45%
203	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	1.22%	22	\$5,032	\$4,820,743	\$0	\$7,082,337	\$1,423,328	146.91%
204	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	5.08%	3	\$33,255	\$20,127,245	\$1,355,283	\$15,686,637	\$14,136,210	84.67%
205	NYLIFE INSURANCE COMPANY OF ARIZONA	0.33%	50	\$1,562	\$1,325,822	\$0	\$501,333	\$628,438	37.81%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	0.01%	180	\$69	\$42,164	\$0	\$14,253	\$4,641	33.80%
207	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.72%	31	\$2,854	\$2,848,368	\$0	\$3,367,566	\$1,200,368	118.23%
208	OHIO STATE LIFE INSURANCE COMPANY THE	0.03%	143	\$242	\$115,406	\$0	\$127,000	\$56,545	110.05%
209	OLD AMERICAN INSURANCE COMPANY	0.00%	217	\$990	\$15,017	\$0	\$148,870	\$2,879	991.34%
210	OLD REPUBLIC LIFE INSURANCE COMPANY	0.10%	94	\$1,778	\$402,309	\$0	\$7,532	\$159,995	1.87%
211	OLD SURETY LIFE INSURANCE COMPANY	0.00%	299	\$1	\$175	\$0	\$0	\$5	0.00%
212	OM FINANCIAL LIFE INSURANCE COMPANY	1.42%	19	\$7,157	\$5,603,273	\$0	\$1,805,075	\$999,236	32.21%
213	OZARK NATIONAL LIFE INSURANCE COMPANY	0.48%	44	\$4,573	\$1,909,310	\$0	\$628,578	\$391,468	32.92%
214	PACIFIC LIFE INSURANCE COMPANY	0.11%	91	\$226	\$436,889	\$0	\$0	\$117,963	0.00%
215	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	298	\$2	\$187	\$0	\$0	\$60	0.00%
216	PEKIN LIFE INSURANCE COMPANY	0.03%	147	\$225	\$113,673	\$0	\$0	\$45,356	0.00%
217	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.06%	116	\$173	\$233,166	\$7,036	\$0	\$83,443	3.02%
218	PENNSYLVANIA LIFE INSURANCE COMPANY	0.02%	168	\$332	\$60,187	\$0	\$182,658	\$11,581	303.48%
219	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.03%	138	\$513	\$125,323	\$0	\$0	\$49,253	0.00%
220	PHL VARIABLE INSURANCE COMPANY	0.71%	32	\$1,947	\$2,796,205	\$0	\$4,000,000	\$1,811,533	143.05%
221	PHOENIX LIFE AND ANNUITY COMPANY	0.18%	73	\$632	\$718,204	\$0	\$227,860	\$536,244	31.73%
222	PHOENIX LIFE INSURANCE COMPANY	0.07%	105	\$317	\$291,886	\$270,040	\$2,010,981	\$40,414	781.48%
223	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	150	\$1,776	\$101,768	\$0	\$80,300	\$42,207	78.90%
224	PIONEER AMERICAN INSURANCE COMPANY	0.01%	201	\$109	\$26,195	\$0	\$28,896	\$5,211	110.31%
225	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	197	\$28	\$30,392	\$0	\$180	\$8,418	0.59%
226	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	231	\$31	\$10,100	\$0	\$640	\$1,465	6.34%
227	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	308	\$34	\$0	\$0	\$0	\$208	N/A
228	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	276	\$3	\$2,021	\$0	\$0	\$300	0.00%
229	PRIMERICA LIFE INSURANCE COMPANY	7.47%	2	\$36,996	\$29,573,129	\$0	\$12,684,048	\$9,243,605	42.89%
230	PRINCIPAL LIFE INSURANCE COMPANY	0.29%	55	\$1,022	\$1,145,400	\$0	\$14,171	\$515,486	1.24%
231	PROFESSIONAL INSURANCE COMPANY	0.01%	205	\$77	\$23,576	\$0	\$25,000	\$4,176	106.04%
232	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	241	\$8	\$8,435	\$0	\$33,137	\$6,992	392.85%
233	PROTECTIVE LIFE INSURANCE COMPANY	3.65%	7	\$16,526	\$14,457,219	\$0	\$69,014,836	\$5,239,767	477.37%
234	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	154	\$169	\$91,869	\$0	\$8,555	\$9,111	9.31%
235	PRUCO LIFE INSURANCE COMPANY	2.08%	14	\$7,097	\$8,226,193	\$0	\$321,319	\$4,795,793	3.91%
236	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.20%	68	\$18,087	\$793,128	\$0	\$207,200	\$862,747	26.12%
237	PYRAMID LIFE INSURANCE COMPANY	0.01%	206	\$35	\$23,317	\$0	\$0	\$2,280	0.00%
238	REASSURE AMERICA LIFE INSURANCE COMPANY	2.35%	12	\$13,886	\$9,323,985	\$0	\$5,901,987	\$2,244,179	63.30%
239	RELIABLE LIFE INSURANCE COMPANY	0.22%	61	\$3,879	\$890,354	\$0	\$398,625	\$159,349	44.77%
240	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.01%	202	\$342	\$25,093	\$525	\$175,632	\$1,166	702.02%
241	RELIASTAR LIFE INSURANCE COMPANY	1.50%	18	\$7,661	\$5,943,086	\$0	\$1,191,975	\$3,594,782	20.06%
242	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	203	\$176	\$24,640	\$727	\$86,480	\$12,474	353.92%
243	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	239	\$66	\$8,845	\$0	\$85,890	\$962	971.06%
244	RESERVE NATIONAL INSURANCE COMPANY	0.01%	195	\$29	\$32,494	\$0	\$88,779	\$1,414	273.22%
245	RIVERSOURCE LIFE INSURANCE COMPANY	0.52%	41	\$2,927	\$2,044,327	\$0	\$3,201,182	\$867,830	156.59%
246	ROYAL NEIGHBORS OF AMERICA	0.01%	200	\$1,152	\$26,311	\$0	\$0	\$13,677	0.00%
247	SAGICOR LIFE INSURANCE COMPANY	0.00%	282	\$7	\$1,446	\$0	\$0	\$15	0.00%
248	SAVINGS BANK LIFE INS CO OF MASSACHUSETTS THE	0.01%	173	\$143	\$50,780	\$10,327	\$0	\$20,644	20.34%
249	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	216	\$78	\$15,712	\$1,898	\$25,875	\$3,715	176.76%
250	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	294	\$5	\$600	\$0	\$0	\$75	0.00%
251	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.02%	161	\$207	\$70,610	\$0	\$37,000	\$17,322	52.40%
252	SECURITY MUTUAL LIFE INS COMPANY OF NEW YORK	0.01%	189	\$50	\$38,599	\$0	\$0	\$14,014	0.00%
253	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	186	\$49	\$39,259	\$0	\$6,770	\$701	17.24%
254	SENIOR HEALTH INSURANCE CO OF PENNSYLVANIA	0.00%	220	\$0	\$14,234	\$0	\$0	\$0	0.00%
255	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.10%	96	\$715	\$384,267	\$0	\$1,283	\$137,041	0.33%
256	SETTLERS LIFE INSURANCE COMPANY	0.00%	266	\$4	\$3,458	\$0	\$874	\$284	25.27%
257	SHELTER LIFE INSURANCE COMPANY	3.12%	10	\$28,641	\$12,372,749	\$0	\$3,269,524	\$3,118,595	26.43%
258	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	308	\$20	\$0	\$0	\$509	\$0	N/A
259	STANDARD INSURANCE COMPANY	0.00%	264	\$8	\$3,605	\$2,411	\$12,426	\$1,105	411.57%
260	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	229	\$18	\$11,198	\$0	\$0	\$1,170	0.00%
261	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	301	\$30	\$120	\$0	\$780	\$294	650.00%
262	STARMOUNT LIFE INSURANCE COMPANY	0.09%	99	\$810	\$365,531	\$0	\$351,417	\$27,372	96.14%
263	STATE FARM LIFE INSURANCE COMPANY	7.76%	1	\$69,304	\$30,724,312	\$1,934,224	\$8,055,126	\$11,606,120	32.51%
264	STATE LIFE INSURANCE COMPANY	0.04%	125	\$197	\$174,182	\$0	\$0	\$44,258	0.00%
265	STATE MUTUAL INSURANCE COMPANY	0.01%	177	\$76	\$46,690	\$0	\$3,000	\$3,054	6.43%
266	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	287	\$4	\$1,005	\$0	\$0	\$115	0.00%
267	STONEBRIDGE LIFE INSURANCE COMPANY	0.05%	122	\$757	\$194,884	\$0	\$27,034	\$26,063	13.87%
268	SUN LIFE ASSURANCE COMPANY OF CANADA	0.04%	127	\$689	\$157,257	\$0	\$0	\$149,881	0.00%
269	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	296	\$2	\$352	\$28	\$5,464	\$104	1560.23%
270	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	224	\$29	\$12,754	\$0	\$196,917	\$4,518	1543.96%
271	SURETY LIFE INSURANCE COMPANY	0.00%	225	\$36	\$12,709	\$0	-\$1,592	\$2,058	-12.53%
272	SYMETRA LIFE INSURANCE COMPANY	0.62%	35	\$5,289	\$2,446,334	\$0	\$1,137,683	\$983,905	46.51%
273	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	238	\$42	\$8,981	\$0	\$1,002	\$895	11.16%

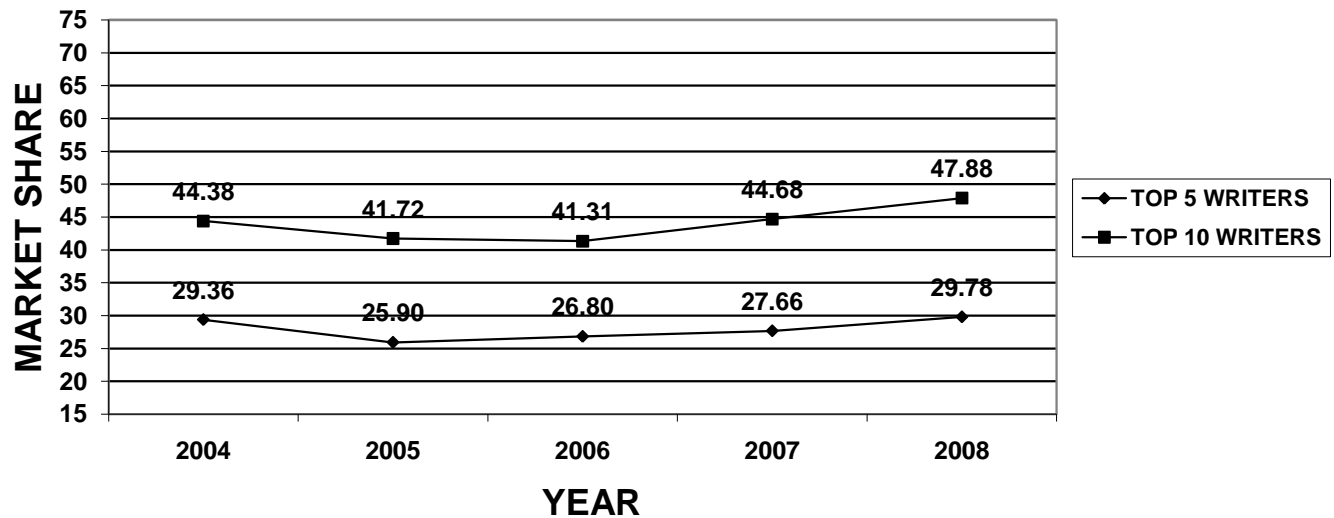


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

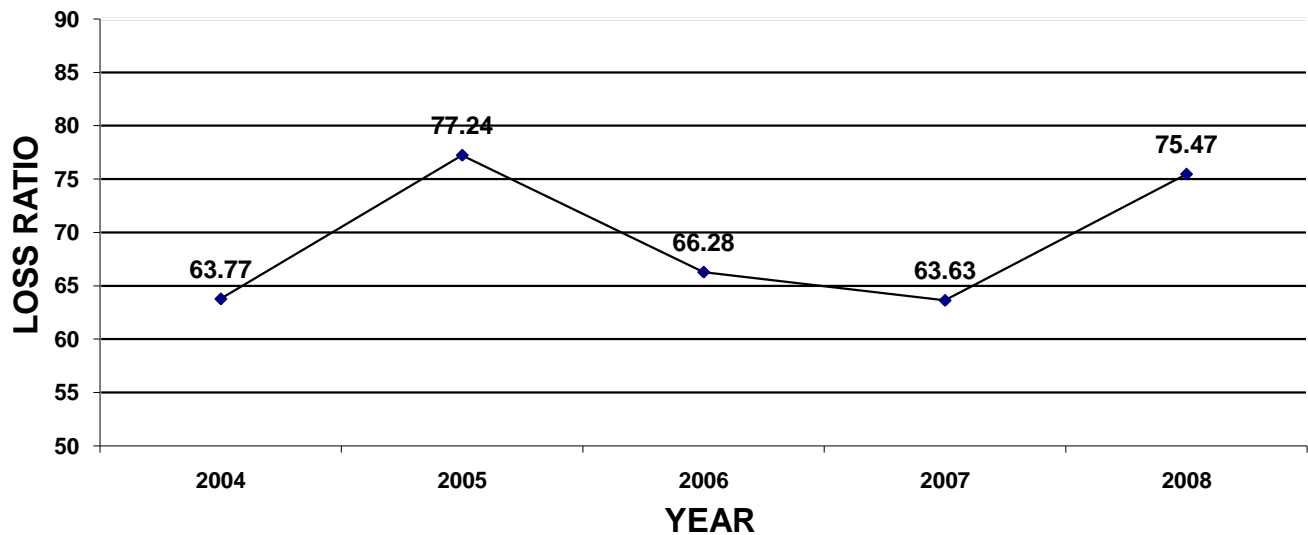
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	1.26%	21	\$2,051	\$4,992,315	\$3,221,415	\$1,413,539	\$413,492	92.84%
275	TEXAS LIFE INSURANCE COMPANY	0.03%	149	\$121	\$101,910	\$8,791	\$100,801	\$15,455	107.54%
276	THRIVENT FINANCIAL FOR LUTHERANS	0.74%	30	\$6,957	\$2,946,151	\$4,559	\$2,037,814	\$1,295,534	69.32%
277	TIAA-CREF LIFE INSURANCE COMPANY	0.13%	84	\$720	\$516,985	\$0	\$500,000	\$304,299	96.71%
278	TIME INSURANCE COMPANY	0.04%	131	\$592	\$144,933	\$0	\$77,729	\$21,833	53.63%
279	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	269	\$47	\$3,077	\$0	\$0	\$5,833	0.00%
280	TRANSAMERICA LIFE INSURANCE COMPANY	3.41%	8	\$12,642	\$13,486,308	\$0	\$9,861,950	\$4,481,294	73.13%
281	TRUSTMARK INSURANCE COMPANY	0.01%	190	\$92	\$38,363	\$829	\$11,141	\$10,203	31.20%
282	U S FINANCIAL LIFE INSURANCE COMPANY	1.17%	23	\$3,384	\$4,649,533	\$0	\$3,376,368	\$1,163,958	72.62%
283	ULLICO LIFE INSURANCE COMPANY	0.00%	295	\$1	\$442	\$0	\$0	\$100	0.00%
284	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	302	\$1	\$119	\$0	\$0	\$15	0.00%
285	UNIFIED LIFE INSURANCE COMPANY	0.06%	114	\$898	\$235,833	\$0	\$96,780	\$48,117	41.04%
286	UNION BANKERS INSURANCE COMPANY	0.01%	183	\$52	\$40,801	\$0	\$21,048	\$1,723	51.59%
287	UNION CENTRAL LIFE INSURANCE COMPANY	0.15%	78	\$833	\$580,335	\$0	\$0	\$329,526	0.00%
288	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	208	\$115	\$22,337	\$0	\$20,144	\$1,522	90.18%
289	UNION LABOR LIFE INSURANCE COMPANY	0.00%	288	\$4	\$874	\$0	\$0	\$275	0.00%
290	UNION SECURITY INSURANCE COMPANY	0.04%	126	\$260	\$167,665	\$26,640	\$285,450	\$6,788	186.14%
291	UNITED AMERICAN INSURANCE COMPANY	0.12%	86	\$806	\$490,838	\$0	\$351,945	\$18,128	71.70%
292	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	292	\$5	\$667	\$0	\$0	\$305	0.00%
293	UNITED FIDELITY LIFE INSURANCE COMPANY	0.02%	158	\$268	\$76,387	\$0	\$0	\$6,903	0.00%
294	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	192	\$96	\$34,668	\$0	\$47,398	\$8,772	136.72%
295	UNITED HOME LIFE INSURANCE COMPANY	0.02%	152	\$225	\$95,858	\$0	\$125,000	\$13,382	130.40%
296	UNITED INSURANCE COMPANY OF AMERICA	0.00%	262	\$79	\$3,781	\$0	\$16,321	\$462	431.66%
297	UNITED INVESTORS LIFE INSURANCE COMPANY	0.49%	43	\$2,770	\$1,926,663	\$0	\$1,849,518	\$288,511	96.00%
298	UNITED LIFE INSURANCE COMPANY	0.07%	109	\$571	\$280,449	\$0	\$246,849	\$59,938	88.02%
299	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	219	\$22	\$14,409	\$0	\$0	\$1,947	0.00%
300	UNITED OF OMAHA LIFE INSURANCE COMPANY	3.37%	9	\$3,799	\$13,345,947	\$0	\$8,691,971	\$1,005,715	65.13%
301	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	178	\$47	\$43,551	\$3,390	\$109,296	\$15,430	258.74%
302	UNITED WORLD LIFE INSURANCE COMPANY	0.01%	176	\$548	\$47,635	\$0	\$12,098	\$1,659	25.40%
303	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.05%	119	\$169	\$206,241	\$0	\$0	\$70,236	0.00%
304	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	308	\$920	\$0	\$0	\$0	\$6,663	N/A
305	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	304	\$1	\$110	\$0	\$0	\$50	0.00%
306	USAA LIFE INSURANCE COMPANY	1.33%	20	\$12,535	\$5,268,250	\$130,303	\$1,400,965	\$2,656,648	29.07%
307	VANTISLIFE INSURANCE COMPANY	0.00%	237	\$26	\$9,335	\$0	\$0	\$4,305	0.00%
308	WASHINGTON NATIONAL INSURANCE CO	0.02%	159	\$424	\$73,246	\$0	\$189,515	\$13,365	258.74%
309	WEST COAST LIFE INSURANCE COMPANY	1.91%	16	\$9,366	\$7,580,616	\$0	\$2,974,693	\$4,238,323	39.24%
310	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.21%	66	\$8,165	\$831,300	\$53,599	\$1,082,821	\$135,334	136.70%
311	WESTERN CATHOLIC UNION	0.03%	151	\$1,361	\$101,117	\$0	\$0	\$40,369	0.00%
312	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	244	\$47	\$7,423	\$0	\$34,878	\$414	469.86%
313	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.14%	81	\$748	\$569,623	\$0	\$3,850	\$326,354	0.68%
314	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.12%	87	\$1,546	\$486,050	\$0	\$0	\$285,860	0.00%
315	WINDSOR LIFE INSURANCE COMPANY	0.00%	289	\$4	\$862	\$0	\$0	\$196	0.00%
316	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.04%	129	\$400	\$152,046	\$0	\$213,530	\$43,287	140.44%
317	WORLD INSURANCE COMPANY	0.00%	270	\$11	\$3,018	\$0	\$0	\$675	0.00%
TOTAL		100.00%		\$765,781	\$395,958,904	\$8,651,368	\$290,161,126	\$154,906,413	75.47%

## MISSOURI INDIVIDUAL TERM LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	228	5	\$1,859	\$0	\$0	\$250	0.00%
2	AAA LIFE INSURANCE COMPANY	0.01%	171	35	\$30,546	\$0	\$0	\$3,844	0.00%
3	ACACIA LIFE INSURANCE CO	0.03%	130	94	\$129,540	\$0	\$447,828	\$15,120	345.71%
4	AGL LIFE ASSURANCE COMPANY	0.00%	226	4	\$2,153	\$0	\$0	\$285	0.00%
5	AIG LIFE INSURANCE COMPANY	0.02%	136	1,260	\$107,613	\$0	\$1,290,906	\$248,907	1199.58%
6	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.08%	92	2,253	\$405,936	\$0	\$1,590,414	\$73,888	391.79%
7	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	0.52%	44	3,711	\$2,622,816	\$0	\$13,238,013	\$272,015	504.73%
8	ALLSTATE LIFE INSURANCE COMPANY	1.21%	22	6,029	\$6,113,618	\$0	\$4,479,638	\$569,091	73.27%
9	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	177	32	\$23,392	\$0	\$27,919	\$3,835	119.35%
10	AMERICAN AMICABLE LIFE INSURANCE CO OF TEXAS	0.02%	147	156	\$79,236	\$0	\$21,258	\$9,449	26.83%
11	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.03%	127	102	\$134,433	\$0	\$402,793	\$9,509	299.62%
12	AMERICAN FAMILY LIFE INSURANCE COMPANY	1.06%	25	7,779	\$5,376,767	\$0	\$5,387,646	\$648,952	100.20%
13	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	158	142	\$60,468	\$0	\$0	\$8,516	0.00%
14	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	1.00%	28	8,920	\$5,072,336	\$0	\$4,736,337	\$406,730	93.38%
15	AMERICAN GENERAL LIFE INSURANCE CO	2.95%	9	5,026	\$14,958,515	\$0	\$6,850,626	\$1,058,658	45.80%
16	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.79%	34	10,296	\$3,988,463	\$0	\$1,397,247	\$298,999	35.03%
17	AMERICAN INCOME LIFE INSURANCE CO	0.00%	202	20	\$9,015	\$0	\$0	\$735	0.00%
18	AMERICAN INTERNATIONAL LIFE ASSUR OF NEW YORK	0.00%	195	0	\$11,936	\$0	\$1,179	\$0	9.88%
19	AMERICAN INVESTORS LIFE INS CO	0.00%	222	128	\$2,677	\$0	\$71,909	\$3,489	2686.18%
20	AMERICAN NATIONAL INSURANCE COMPANY	0.71%	36	3,502	\$3,576,015	\$0	\$1,545,421	\$270,122	43.22%
21	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.03%	123	187	\$150,596	\$0	\$180,284	\$29,915	119.71%
22	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.01%	176	35	\$25,494	\$0	\$0	\$1,744	0.00%
23	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO NY	0.00%	238	2	\$325	\$0	\$0	\$75	0.00%
24	AMERICAN REPUBLIC INSURANCE COMPANY	0.08%	91	1,450	\$410,685	\$0	\$514,775	\$50,047	125.35%
25	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.02%	143	213	\$93,554	\$0	\$101,046	\$11,026	108.01%
26	AMERICAN UNITED LIFE INSURANCE CO	0.03%	122	273	\$152,075	\$0	\$405,432	\$21,887	266.60%
27	AMERICO FINANCIAL LIFE AND ANNUITY INS COMPANY	0.05%	103	500	\$272,155	\$0	\$90,509	\$31,583	33.26%
28	AMERITAS LIFE INSURANCE CORP	0.31%	59	1,417	\$1,564,867	\$0	\$1,702,178	\$229,828	108.77%
29	AMICA LIFE INSURANCE COMPANY	0.00%	210	8	\$4,837	\$0	\$0	\$606	0.00%
30	ASSURED LIFE ASSOCIATION	0.00%	216	6	\$3,396	\$0	\$5,235	\$262	154.15%
31	ASSURITY LIFE INSURANCE COMPANY	0.01%	161	339	\$53,441	\$0	\$112,550	\$5,723	210.61%
32	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	204	12	\$6,799	\$0	\$0	\$1,649	0.00%
33	AUTO OWNERS LIFE INSURANCE COMPANY	0.06%	96	1,032	\$319,590	\$0	\$293,582	\$59,263	91.86%
34	AVIVA LIFE AND ANNUITY COMPANY	1.54%	19	4,329	\$7,816,289	\$907,608	\$2,503,785	\$597,135	43.64%
35	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.02%	140	51	\$97,700	\$0	\$0	\$97,162	0.00%
36	AXA EQUITABLE LIFE INSURANCE COMPANY	1.16%	24	3,743	\$5,857,675	\$0	\$8,771,408	\$805,875	149.74%
37	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	162	138	\$49,012	\$0	\$25,754	\$7,447	52.55%
38	BANKERS LIFE AND CASUALTY COMPANY	0.35%	55	3,123	\$1,772,702	\$0	\$2,301,768	\$181,815	129.85%
39	BANNER LIFE INSURANCE COMPANY	0.55%	41	3,767	\$2,782,546	\$0	\$1,398,607	\$212,441	50.26%
40	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	166	161	\$40,682	\$0	\$49,839	\$11,898	122.51%
41	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	236	2	\$707	\$0	\$0	\$73	0.00%
42	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.93%	29	12,663	\$4,713,088	\$0	\$1,709,253	\$221,902	36.27%
43	C M LIFE INSURANCE COMPANY	0.64%	38	2,234	\$3,262,313	\$0	\$0	\$609,605	0.00%
44	CANADA LIFE ASSURANCE COMPANY	0.04%	115	86	\$189,883	\$0	\$117,555	\$19,981	61.91%
45	CATHOLIC FAMILY LIFE INSURANCE	0.00%	200	38	\$9,406	\$0	\$1,880	\$1,467	19.99%
46	CATHOLIC KNIGHTS	0.00%	197	5	\$11,214	\$0	\$0	\$425	0.00%
47	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	213	9	\$3,879	\$0	\$0	\$320	0.00%
48	CENTRAL SECURITY LIFE INSURANCE CO	0.05%	105	729	\$245,858	\$0	\$547,340	\$21,615	222.62%
49	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.03%	126	494	\$139,034	\$0	\$247,902	\$7,917	178.30%
50	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	153	137	\$68,686	\$910	\$119,954	\$6,340	175.97%
51	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.06%	98	536	\$297,315	\$0	\$113,856	\$24,786	38.29%
52	CINCINNATI LIFE INSURANCE COMPANY THE	0.24%	63	2,557	\$1,203,705	\$0	\$521,623	\$143,762	43.33%
53	CITIZENS SECURITY LIFE INS CO	0.00%	203	2	\$8,812	\$0	\$6,846	\$125	77.69%
54	COLONIAL LIFE & ACCIDENT INS CO	0.19%	70	4,016	\$967,208	\$0	\$705,804	\$115,810	72.97%
55	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	218	5	\$2,976	\$0	\$13,372	\$691	449.33%
56	COLUMBUS LIFE INSURANCE COMPANY	0.16%	77	389	\$831,035	\$0	\$2,648,552	\$47,796	318.71%
57	COMBINED INSURANCE CO OF AMERICA	0.01%	160	38	\$55,571	\$0	\$0	\$6,181	0.00%
58	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.08%	94	396	\$391,575	\$0	\$408,025	\$37,770	104.20%
59	CONNECTICUT GENERAL LIFE INS CO	0.23%	65	1,214	\$1,155,920	\$0	\$4,816,626	\$383,665	416.69%
60	CONSECO INSURANCE COMPANY	0.01%	155	183	\$64,105	\$0	\$152,190	\$10,293	237.41%
61	CONSECO LIFE INSURANCE CO	0.50%	45	4,145	\$2,531,895	\$0	\$4,770,045	\$402,479	188.40%
62	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	186	49	\$18,914	\$0	\$50,000	\$2,576	264.35%
63	CONTINENTAL ASSURANCE COMPANY	0.00%	221	5	\$2,715	\$0	\$0	\$1	0.00%
64	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	116	1,252	\$186,271	\$0	\$304,447	\$46,415	163.44%
65	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.03%	119	373	\$170,779	\$0	\$183,431	\$40,202	107.41%
66	COUNTRY LIFE INSURANCE COMPANY	0.00%	206	18	\$6,085	\$0	\$25,000	\$777	410.85%
67	CROWN LIFE INSURANCE COMPANY	0.04%	110	325	\$214,955	\$0	\$422,989	\$41,641	196.78%
68	CSA FRATERNAL LIFE	0.00%	220	28	\$2,722	\$0	\$1,986	\$483	72.96%
69	CUNA MUTUAL INSURANCE SOCIETY	0.04%	112	673	\$204,450	\$0	\$262,616	\$33,697	128.45%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	189	84	\$16,257	\$0	\$51,811	\$2,550	318.70%
71	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.01%	170	148	\$32,549	\$0	\$49,303	\$1,029	151.47%
72	EMC NATIONAL LIFE COMPANY	0.23%	64	2,800	\$1,161,264	\$0	\$1,781,322	\$150,275	153.40%
73	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	242	8	\$0	\$0	\$47,317	\$300	N/A
74	EQUITRUST LIFE INSURANCE COMPANY	0.01%	164	48	\$45,995	\$0	\$233,965	\$6,627	508.67%
75	FAMILY LIFE INSURANCE COMPANY	0.02%	146	119	\$82,306	\$0	\$96,689	\$5,593	117.48%
76	FARMERS NEW WORLD LIFE INSURANCE CO	1.77%	17	21,428	\$8,964,019	\$0	\$5,898,944	\$1,792,585	65.81%
77	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	179	76	\$22,634	\$0	\$17,864	\$5,088	78.93%
78	FEDERATED LIFE INSURANCE COMPANY	0.68%	37	1,600	\$3,453,729	\$0	\$2,432,314	\$376,567	70.43%
79	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	242	8	\$0	\$0	\$0	\$7,584	N/A
80	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	194	27	\$11,951	\$0	\$12,057	\$522	100.89%
81	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	178	7	\$22,691	\$0	\$0	\$550	0.00%
82	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	173	34	\$27,193	\$0	\$2,659	\$1,643	9.78%
83	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.54%	42	955	\$2,732,817	\$0	\$116,519	\$74,675	4.26%
84	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.81%	33	5,511	\$4,094,445	\$3,176,651	\$17,282,239	\$973,273	499.67%
85	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	2.07%	16	6,297	\$10,472,742	\$0	\$7,614,530	\$742,688	72.71%
86	GENWORTH LIFE INSURANCE COMPANY	0.61%	39	514	\$3,094,757	\$0	\$170,449	\$94,486	5.51%
87	GLENER LIFE INSURANCE SOCIETY	0.00%	211	39	\$4,505	\$0	\$17,300	\$1,551	384.02%
88	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.16%	78	10,362	\$797,316	\$0	\$808,960	\$65,499	101.46%
89	GOLDEN RULE INSURANCE COMPANY	0.36%	54	1,173	\$1,833,498	\$0	\$2,832,490	\$98,990	154.49%
90	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.02%	135	98	\$109,678	\$0	\$30,743	\$7,003	28.03%
91	GRANGE LIFE INSURANCE COMPANY	0.00%	191	22	\$14,322	\$0	\$0	\$2,003	0.00%
92	GREAT AMERICAN LIFE INSURANCE COMPANY	0.03%	118	152	\$174,223	\$0	\$12,894	\$17,169	7.40%
93	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.11%	84	1,257	\$576,338	\$0	\$1,130,041	\$78,289	196.07%
94	GREAT WEST LIFE ASSURANCE COMPANY	0.07%	95	1,098	\$374,000	\$7,353	\$567,438	\$56,281	153.69%
95	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	240	8	\$278	\$0	\$0	\$234	0.00%
96	GUARANTY INCOME LIFE INSURANCE COMPANY	0.02%	150	144	\$76,963	\$0	\$364,574	\$5,698	473.70%
97	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	242	25	\$0	\$0	\$0	\$13,301	N/A
98	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	242	1	\$0	\$0	\$0	\$1,100	N/A
99	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.05%	107	170	\$235,225	\$0	\$50,429,298	\$35,775	21438.75%
100	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	3.47%	7	2,349	\$17,556,320	\$0	\$54,069,425	\$528,811	307.98%
101	HARTFORD LIFE INSURANCE COMPANY	0.15%	79	584	\$759,485	\$20,148	\$2,414,751	\$158,019	320.60%
102	HCC LIFE INSURANCE COMPANY	0.00%	225	5	\$2,275	\$0	\$0	\$275	0.00%
103	HERITAGE UNION LIFE INSURANCE COMPANY	0.03%	129	156	\$133,534	\$0	\$556,616	\$6,801	416.83%
104	HUMANADENTAL INSURANCE COMPANY	0.00%	190	29	\$15,879	\$0	\$15,440	\$1,712	97.24%
105	IDEALIFE INSURANCE COMPANY	0.00%	187	75	\$18,770	\$0	\$25,000	\$2,770	133.19%
106	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.18%	73	1,063	\$902,384	\$0	\$592,791	\$71,079	65.69%
107	INDEPENDENT ORDER OF FORESTERS THE	0.10%	87	987	\$497,189	\$0	\$600,628	\$63,964	120.80%
108	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.00%	229	6	\$1,847	\$0	\$0	\$364	0.00%
109	INDUSTRIAL ALLIANCE PACIFIC INS AND FINANCIAL SEI	0.00%	201	8	\$9,123	\$0	\$3,537	\$573	38.77%
110	ING LIFE INSURANCE AND ANNUITY COMPANY	0.39%	51	1,874	\$1,968,860	\$0	\$4,863,055	\$364,836	247.00%
111	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.06%	99	528	\$291,210	\$0	\$322,095	\$57,519	110.61%
112	INTEGRITY LIFE INSURANCE COMPANY	0.00%	242	40	\$0	\$0	\$475,508	\$7,167	N/A
113	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	234	4	\$1,285	\$0	\$0	\$78	0.00%
114	INVESTORS INSURANCE CORPORATION	0.00%	242	2	\$0	\$0	\$0	\$90	N/A
115	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.08%	90	759	\$420,813	\$0	\$1,337,721	\$52,158	317.89%
116	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.38%	53	968	\$1,924,836	\$0	\$3,546,333	\$137,441	184.24%
117	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.05%	106	345	\$244,163	\$0	\$2,134,818	\$19,270	874.34%
118	JOHN ALDEN LIFE INSURANCE COMPANY	0.04%	111	231	\$211,455	\$0	\$81,831	\$29,405	38.70%
119	KANSAS CITY LIFE INSURANCE COMPANY	0.87%	31	7,661	\$4,395,804	\$0	\$6,705,115	\$408,252	152.53%
120	KEMPER INVESTORS LIFE INS CO	0.00%	199	259	\$9,548	\$0	\$1,473,313	\$23,845	15430.59%
121	LAFAYETTE LIFE INSURANCE COMPANY THE	0.04%	109	297	\$215,816	\$0	\$469,971	\$16,340	217.76%
122	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.02%	151	181	\$76,629	\$0	\$72,740	\$12,829	94.92%
123	LIBERTY LIFE INSURANCE COMPANY	0.31%	58	2,836	\$1,574,330	\$0	\$5,013,997	\$212,015	318.48%
124	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.28%	61	1,151	\$1,419,576	\$0	\$343,285	\$131,117	24.18%
125	LIFESECURE INSURANCE COMPANY	0.01%	174	138	\$26,775	\$0	\$56,824	\$4,274	212.23%
126	LINCOLN BENEFIT LIFE COMPANY	2.24%	15	3,776	\$11,363,834	\$0	\$4,341,269	\$718,485	38.20%
127	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.02%	139	4	\$100,833	\$0	\$5,001,881	\$6,197	4960.56%
128	LINCOLN NATIONAL LIFE INSURANCE COMPANY	8.31%	1	8,922	\$42,081,284	\$0	\$27,767,285	\$3,016,046	65.98%
129	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	181	110	\$20,482	\$0	\$37,608	\$2,300	183.61%
130	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	214	12	\$3,653	\$0	\$0	\$620	0.00%
131	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	180	371	\$22,442	\$0	\$126,918	\$10,343	565.54%
132	MANHATTAN LIFE INSURANCE COMPANY	0.01%	163	67	\$48,018	\$11,920	\$117,678	\$7,645	269.89%
133	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.06%	100	348	\$288,560	\$0	\$922,239	\$26,798	319.60%
134	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	1.04%	26	473	\$5,266,896	\$0	\$300,000	\$215,257	5.70%
135	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	134	192	\$111,356	\$0	\$235,018	\$13,720	211.05%
136	MEMBERS LIFE INSURANCE COMPANY	0.00%	239	1	\$313	\$0	\$0	\$100	0.00%
137	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	242	71	\$0	\$0	\$0	\$10,434	N/A

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

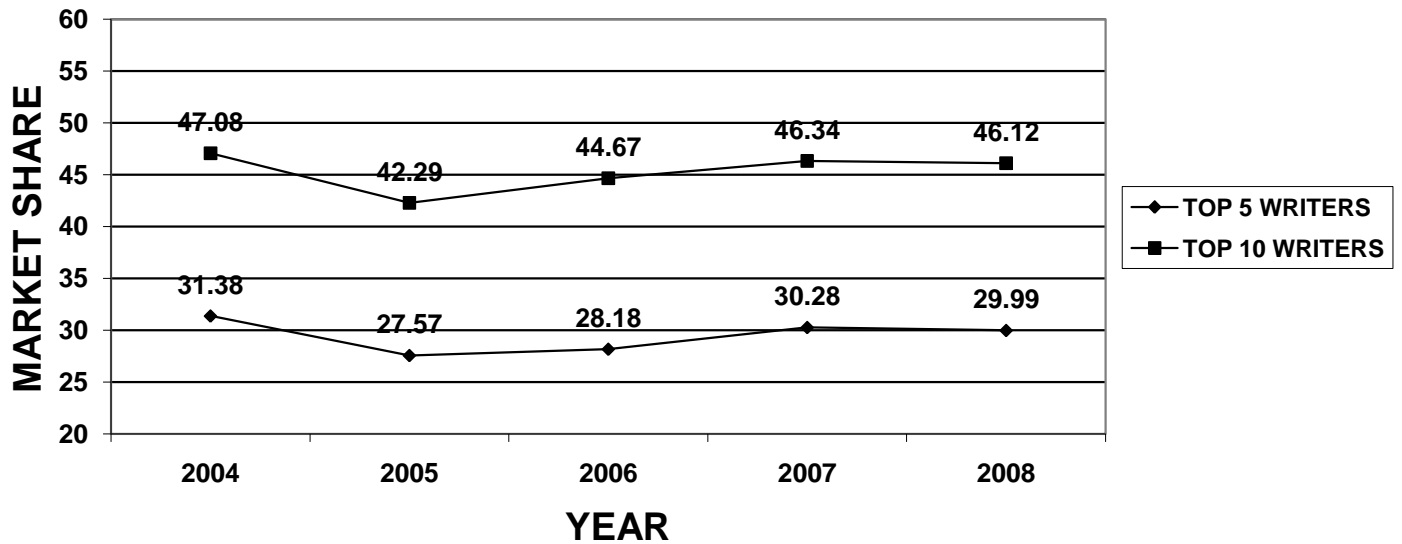
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	METLIFE INSURANCE COMPANY OF CONNECTICUT	1.04%	27	1,861	\$5,259,123	\$0	\$5,630,418	\$656,023	107.06%
139	METLIFE INVESTORS INSURANCE COMPANY	0.00%	242	0	\$0	\$0	-\$502,402	\$0	N/A
140	METLIFE INVESTORS USA INSURANCE COMPANY	3.32%	8	1,888	\$16,787,707	\$0	\$0	\$583,413	0.00%
141	METROPOLITAN LIFE INSURANCE COMPANY	2.26%	14	2,055	\$11,425,118	\$0	\$181,575	\$169,977	1.59%
142	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.49%	46	5,830	\$2,486,804	\$0	\$6,067,520	\$401,785	243.99%
143	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	217	14	\$3,095	\$0	\$2,121	\$1,070	68.53%
144	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	182	43	\$20,479	\$0	\$79,647	\$3,639	388.92%
145	MINNESOTA LIFE INSURANCE COMPANY	0.05%	102	82	\$277,420	\$0	\$106,535	\$23,168	38.40%
146	MODERN WOODMEN OF AMERICA	0.39%	52	4,681	\$1,954,677	\$0	\$2,384,068	\$243,451	121.97%
147	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	223	7	\$2,460	\$0	\$4,387	\$256	178.33%
148	MONUMENTAL LIFE INSURANCE COMPANY	0.19%	69	2,151	\$979,895	\$0	\$1,187,897	\$84,989	121.23%
149	MONY LIFE INSURANCE COMPANY OF AMERICA	0.34%	56	203	\$1,736,847	\$0	\$859,776	\$29,880	49.50%
150	MTL INSURANCE COMPANY	0.03%	131	226	\$127,383	\$0	\$507,047	\$24,502	398.05%
151	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	215	15	\$3,488	\$0	\$114	\$1,020	3.27%
152	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.02%	141	285	\$96,584	\$0	\$0	\$13,106	0.00%
153	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	117	450	\$177,935	\$0	\$309,663	\$26,524	174.03%
154	NATIONAL LIFE INSURANCE COMPANY	0.18%	72	513	\$926,691	\$0	\$560,985	\$70,590	60.54%
155	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.14%	81	961	\$700,285	\$6,181	\$915,612	\$51,138	131.63%
156	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.00%	193	13	\$12,149	\$0	\$0	\$1,071	0.00%
157	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.22%	66	68	\$1,104,358	\$0	\$200,000	\$35,879	18.11%
158	NATIONWIDE LIFE INSURANCE COMPANY	0.10%	85	123	\$501,842	\$0	\$839,838	\$17,178	167.35%
159	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.01%	169	58	\$33,855	\$0	\$125,534	\$5,671	370.80%
160	NEW ENGLAND LIFE INSURANCE COMPANY	0.02%	145	81	\$83,863	\$0	\$34,677	\$21,245	41.35%
161	NEW YORK LIFE INS AND ANNUITY CORPORATION	4.44%	5	8,380	\$22,465,387	\$0	\$22,118,731	\$2,231,464	98.46%
162	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.41%	49	2,192	\$2,099,974	\$0	\$3,085,152	\$391,868	146.91%
163	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.78%	35	91	\$3,930,382	\$0	\$151,464	\$78,467	3.85%
164	OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	0.02%	142	185	\$95,403	\$0	\$38,215	\$10,639	40.06%
165	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.41%	50	1,055	\$2,091,647	\$0	\$1,431,287	\$285,312	68.43%
166	OHIO STATE LIFE INSURANCE COMPANY THE	0.18%	71	1,809	\$933,350	\$0	\$1,546,656	\$105,823	165.71%
167	OM FINANCIAL LIFE INSURANCE COMPANY	0.85%	32	2,026	\$4,310,461	\$0	\$828,742	\$248,946	19.23%
168	PACIFIC LIFE INSURANCE COMPANY	6.38%	2	2,874	\$32,287,804	\$86,878	\$33,235,164	\$2,904,236	103.20%
169	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	212	3	\$4,484	\$0	\$0	\$163	0.00%
170	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	188	1	\$16,973	\$0	\$21,793	\$1,000	128.40%
171	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.02%	137	183	\$105,572	\$0	\$84,460	\$11,187	80.00%
172	PEKIN LIFE INSURANCE COMPANY	0.03%	120	262	\$166,472	\$0	\$131,886	\$18,800	79.22%
173	PENN INSURANCE AND ANNUITY COMPAY THE	0.17%	74	221	\$860,840	\$0	\$374,243	\$39,195	43.47%
174	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.43%	48	1,085	\$2,180,877	\$0	\$831,036	\$166,435	38.11%
175	PENNSYLVANIA LIFE INSURANCE COMPANY	0.06%	101	324	\$283,466	\$0	\$146,127	\$14,442	51.55%
176	PHL VARIABLE INSURANCE COMPANY	2.32%	13	625	\$11,767,200	\$0	\$323,890	\$711,936	2.75%
177	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	154	15	\$64,349	\$0	\$0	\$25,950	0.00%
178	PHOENIX LIFE INSURANCE COMPANY	0.04%	108	220	\$216,908	\$0	\$591,465	\$38,667	272.68%
179	PIONEER AMERICAN INSURANCE COMPANY	0.00%	208	9	\$5,240	\$0	\$2,386	\$623	45.53%
180	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.15%	80	414	\$748,231	\$0	\$492,006	\$55,096	65.76%
181	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	232	5	\$1,492	\$0	\$103	\$231	6.90%
182	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	198	83	\$9,944	\$0	\$2,287	\$1,842	23.00%
183	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	242	31	\$0	\$0	\$0	\$3,690	N/A
184	PRINCIPAL LIFE INSURANCE COMPANY	2.46%	11	2,703	\$12,451,283	\$0	\$3,209,852	\$698,467	25.78%
185	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	227	6	\$2,095	\$0	\$0	\$1,298	0.00%
186	PROTECTIVE LIFE INSURANCE COMPANY	1.70%	18	4,202	\$8,631,498	\$0	\$2,777,931	\$639,329	32.18%
187	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.20%	68	3,121	\$1,008,985	\$0	\$736,477	\$110,857	72.99%
188	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	235	0	\$910	\$0	\$0	\$0	0.00%
189	PRUCO LIFE INSURANCE COMPANY	0.00%	242	1,972	\$0	\$0	\$1,227,793	\$379,187	N/A
190	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.12%	83	439	\$627,626	\$35,676	\$679,370	\$25,590	113.93%
191	PYRAMID LIFE INSURANCE COMPANY	0.01%	172	111	\$30,215	\$0	\$32,500	\$2,677	107.56%
192	REASSURE AMERICA LIFE INSURANCE COMPANY	1.24%	20	8,550	\$6,273,100	\$0	\$15,975,776	\$1,511,329	254.67%
193	RELIABLE LIFE INSURANCE COMPANY	0.01%	165	2	\$43,676	\$0	\$0	\$2,400	0.00%
194	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.00%	231	24	\$1,758	\$0	\$0	\$1,260	0.00%
195	RELIASTAR LIFE INSURANCE COMPANY	1.20%	23	3,541	\$6,074,925	\$0	\$4,850,564	\$562,843	79.85%
196	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.13%	82	3,134	\$682,604	\$0	\$871,061	\$86,524	127.61%
197	RIVERSOURCE LIFE INSURANCE COMPANY	0.27%	62	1,291	\$1,360,418	\$0	\$543,519	\$147,346	39.95%
198	ROYAL NEIGHBORS OF AMERICA	0.03%	124	492	\$149,446	\$0	\$70,105	\$19,558	46.91%
199	SAGICOR LIFE INSURANCE COMPANY	0.00%	196	3	\$11,529	\$0	\$0	\$38	0.00%
200	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.03%	128	756	\$133,552	\$0	\$219,934	\$49,243	164.68%
201	SECURITY LIFE OF DENVER INSURANCE COMPANY	2.33%	12	2,238	\$11,815,581	\$0	\$8,754,281	\$932,246	74.09%
202	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.01%	175	23	\$26,317	\$0	\$0	\$1,786	0.00%
203	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.02%	149	53	\$78,682	\$0	\$42,048	\$4,349	53.44%
204	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.00%	192	0	\$12,279	\$0	\$0	\$0	0.00%
205	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.06%	97	475	\$309,280	\$0	\$180,939	\$39,488	58.50%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

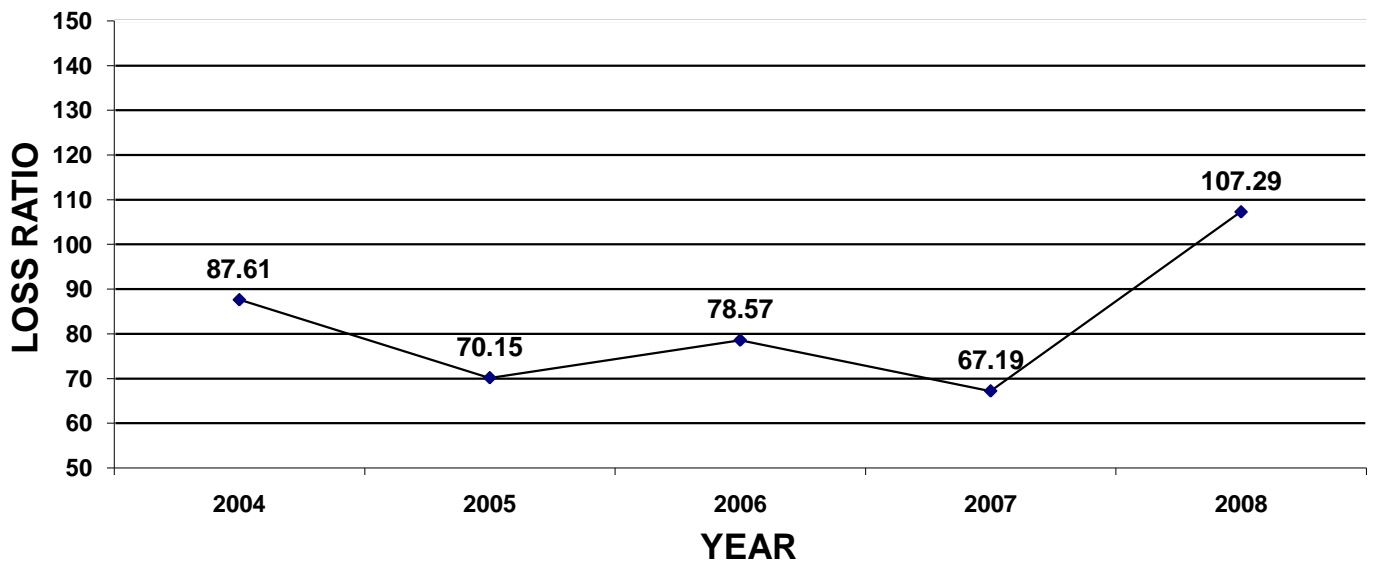
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	SETTLERS LIFE INSURANCE COMPANY	0.00%	209	9	\$5,152	\$0	\$2,264	\$331	43.94%
207	SHELTER LIFE INSURANCE COMPANY	2.88%	10	15,307	\$14,589,105	\$0	\$8,581,624	\$929,750	58.82%
208	STANDARD INSURANCE COMPANY	0.01%	157	107	\$61,113	\$10,364	\$53,410	\$4,749	104.35%
209	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	242	6	\$0	\$0	\$0	\$290	N/A
210	STATE FARM LIFE INSURANCE COMPANY	6.00%	3	45,915	\$30,364,190	\$0	\$19,378,100	\$4,291,937	63.82%
211	STATE LIFE INSURANCE COMPANY	0.05%	104	212	\$248,343	\$0	\$785,570	\$11,217	316.32%
212	STATE MUTUAL INSURANCE COMPANY	0.00%	207	6	\$5,891	\$0	\$0	\$158	0.00%
213	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	205	24	\$6,604	\$0	\$0	\$1,201	0.00%
214	SUN LIFE ASSURANCE COMPANY OF CANADA	1.22%	21	213	\$6,189,870	\$0	\$5,229,198	\$623,095	84.48%
215	SUN LIFE ASSURANCE OF CANADA (US)	0.02%	138	31	\$102,945	\$0	\$0	\$2,786	0.00%
216	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	219	13	\$2,776	\$223	\$43,029	\$819	1558.07%
217	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.02%	144	111	\$87,181	\$0	\$176,964	\$10,603	202.98%
218	SURETY LIFE INSURANCE COMPANY	0.08%	93	795	\$399,582	\$0	\$344,536	\$59,586	86.22%
219	SYMETRA LIFE INSURANCE COMPANY	0.43%	47	4,304	\$2,192,200	\$0	\$1,810,273	\$308,674	82.58%
220	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	185	79	\$20,043	\$0	\$11,243	\$1,864	56.09%
221	TEXAS LIFE INSURANCE COMPANY	0.32%	57	5,302	\$1,636,120	\$0	\$1,071,991	\$207,031	65.52%
222	THRIVENT FINANCIAL FOR LUTHERANS	3.51%	6	37,822	\$17,787,216	\$0	\$22,844,067	\$2,536,943	128.43%
223	TIAA-CREF LIFE INSURANCE COMPANY	0.09%	89	36	\$475,294	\$0	\$35,828	\$25,810	7.54%
224	TIME INSURANCE COMPANY	0.10%	86	1,148	\$498,699	\$0	\$1,188,736	\$60,615	238.37%
225	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	230	2	\$1,833	\$0	\$0	\$600	0.00%
226	TRANSAMERICA LIFE INSURANCE COMPANY	4.87%	4	12,027	\$24,635,031	\$0	\$31,367,918	\$1,619,658	127.33%
227	TRUSTMARK INSURANCE COMPANY	0.04%	113	287	\$194,018	\$0	\$280,447	\$15,035	144.55%
228	U S FINANCIAL LIFE INSURANCE COMPANY	0.28%	60	738	\$1,441,416	\$0	\$3,141,827	\$86,741	217.97%
229	ULLICO LIFE INSURANCE COMPANY	0.01%	168	53	\$37,792	\$0	\$15,075	\$3,082	39.89%
230	UNION BANKERS INSURANCE COMPANY	0.00%	233	1	\$1,291	\$0	\$0	\$60	0.00%
231	UNION CENTRAL LIFE INSURANCE COMPANY	0.61%	40	2,621	\$3,076,872	\$0	\$3,283,855	\$290,417	106.73%
232	UNION LABOR LIFE INSURANCE COMPANY	0.00%	183	32	\$20,335	\$0	\$15,682	\$1,672	77.12%
233	UNION SECURITY INSURANCE COMPANY	0.01%	156	139	\$63,484	\$0	\$99,371	\$5,157	156.53%
234	UNITED AMERICAN INSURANCE COMPANY	0.00%	184	41	\$20,078	\$0	\$12,371	\$637	61.61%
235	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	241	1	\$236	\$0	\$0	\$25	0.00%
236	UNITED FIDELITY LIFE INSURANCE COMPANY	0.02%	152	198	\$76,374	\$0	\$49,096	\$7,189	64.28%
237	UNITED HERITAGE LIFE INSURANCE COMPANY	0.04%	114	323	\$193,881	\$0	\$66,461	\$14,179	34.28%
238	UNITED INSURANCE COMPANY OF AMERICA	0.00%	224	13	\$2,439	\$0	\$0	\$202	0.00%
239	UNITED LIFE INSURANCE COMPANY	0.10%	88	758	\$487,675	\$0	\$880,488	\$67,193	180.55%
240	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.92%	30	4,934	\$4,675,138	\$0	\$6,344,274	\$484,463	135.70%
241	UNITED STATES LIFE INSURANCE CO NEW YORK	0.01%	167	42	\$38,918	\$0	\$41,578	\$19,179	106.83%
242	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	237	1	\$600	\$0	\$0	\$50	0.00%
243	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.03%	125	1,188	\$149,215	\$0	\$288,967	\$20,542	193.66%
244	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.01%	159	32	\$60,330	\$0	\$59,728	\$4,850	99.00%
245	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.02%	132	44	\$112,979	\$0	\$10,769	\$5,508	9.53%
246	USAA LIFE INSURANCE COMPANY	0.21%	67	1,269	\$1,057,241	\$0	\$2,018,271	\$147,492	190.90%
247	WASHINGTON NATIONAL INSURANCE CO	0.02%	132	654	\$112,979	\$0	\$292,319	\$31,508	258.74%
248	WEST COAST LIFE INSURANCE COMPANY	0.17%	76	877	\$837,858	\$0	\$5,285,513	\$246,297	630.84%
249	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	242	1	\$0	\$0	\$0	\$1,100	N/A
250	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.03%	121	195	\$155,226	\$0	\$545	\$23,233	0.35%
251	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.52%	43	6,439	\$2,640,852	\$0	\$3,116,719	\$357,972	118.02%
252	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.17%	75	1,708	\$838,795	\$424,493	\$1,072,871	\$77,372	178.51%
253	WORLD INSURANCE COMPANY	0.02%	148	145	\$78,847	\$0	\$10,000	\$6,773	12.68%
TOTAL		100.00%		417,017	\$506,318,432	\$4,688,405	\$538,538,821	\$47,011,494	107.29%

## MISSOURI INDIVIDUAL UNIVERSAL LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



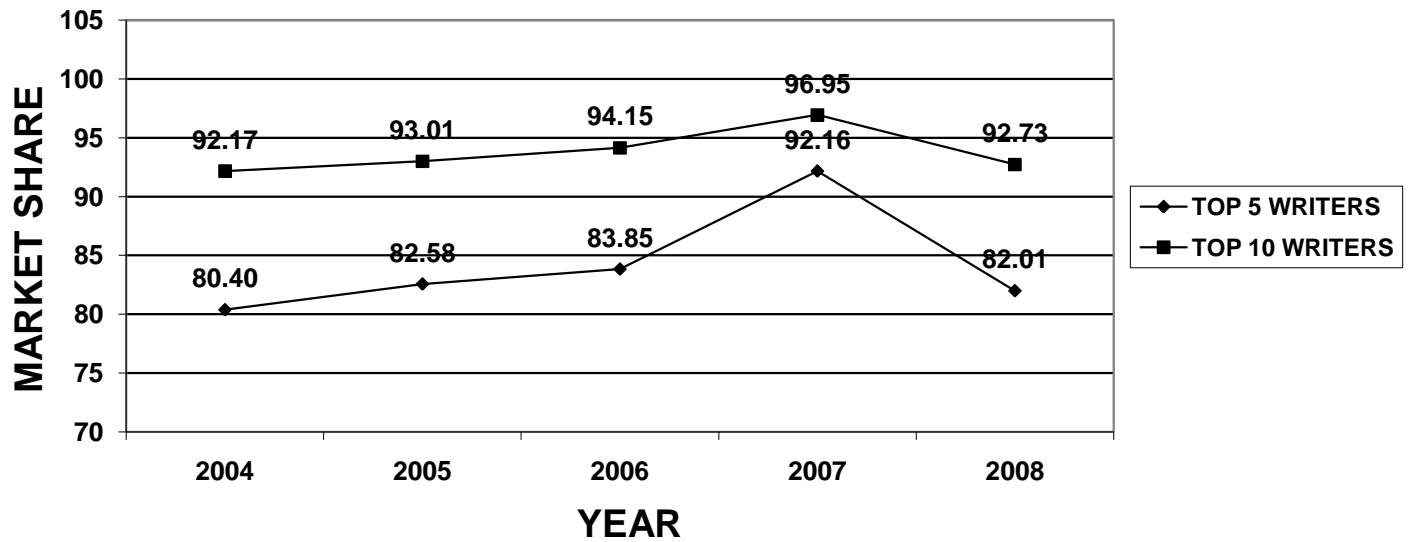
**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	6.46%	3	1,516	\$572,694	\$0	\$368,377	\$12,780	64.32%
2	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	4.08%	4	2,866	\$361,984	\$0	\$475,357	\$4,838	131.32%
3	AMERICAN INCOME LIFE INSURANCE CO	0.56%	15	97	\$49,583	\$0	\$4,686	\$544	9.45%
4	AMERICAN NATIONAL INSURANCE COMPANY	1.83%	9	1,114	\$162,013	\$0	\$118,349	\$1,508	73.05%
5	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.03%	37	9	\$2,278	\$0	\$0	\$243	0.00%
6	ASSURITY LIFE INSURANCE COMPANY	0.26%	18	24	\$22,829	\$0	\$0	\$2,058	0.00%
7	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	51	30	\$0	\$0	\$0	\$210	N/A
8	BANKERS LIFE INSURANCE COMPANY	0.07%	31	14	\$6,231	\$0	\$0	\$92	0.00%
9	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.02%	40	3	\$1,444	\$0	\$0	\$70	0.00%
10	CATHOLIC KNIGHTS	0.03%	35	11	\$2,803	\$0	\$0	\$52	0.00%
11	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.04%	34	3	\$3,198	\$0	\$0	\$33	0.00%
12	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	51	6	\$0	\$0	\$0	\$15	N/A
13	COLONIAL PENN LIFE INSURANCE COMPANY	2.64%	7	3,524	\$234,398	\$0	\$337,858	\$1,894	144.14%
14	COMBINED INSURANCE CO OF AMERICA	0.01%	46	11	\$600	\$0	\$0	\$27	0.00%
15	CONTINENTAL GENERAL INSURANCE COMPANY	0.34%	17	44	\$30,464	\$0	\$74,342	\$375	244.03%
16	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	43	3	\$925	\$0	\$3,258	\$6	352.22%
17	CUNA MUTUAL INSURANCE SOCIETY	0.07%	29	22	\$6,486	\$0	\$0	\$111	0.00%
18	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	2.03%	8	448	\$179,615	\$0	\$150,455	\$3,254	83.77%
19	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	50	113	\$10	\$0	\$28,860	\$472	288600.00%
20	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.18%	20	53	\$15,784	\$0	\$12,458	\$2,970	78.93%
21	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.93%	13	85	\$82,263	\$0	\$96	\$3,004	0.12%
22	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.13%	23	218	\$11,085	\$0	\$21,161	\$287	190.90%
23	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.02%	39	6	\$1,560	\$0	\$0	\$60	0.00%
24	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	49	2	\$126	\$0	\$0	\$7	0.00%
25	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.35%	16	49	\$31,113	\$0	\$22,397	\$315	71.99%
26	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.08%	28	31	\$6,698	\$0	\$197	\$204	2.94%
27	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.02%	41	18	\$1,357	\$0	\$0	\$481	0.00%
28	LAFAYETTE LIFE INSURANCE COMPANY THE	0.02%	38	3	\$2,026	\$0	\$0	\$32	0.00%
29	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.61%	14	127	\$54,443	\$0	\$35	\$410	0.06%
30	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.01%	44	2	\$818	\$0	\$0	\$13	0.00%
31	MEDICO LIFE INSURANCE COMPANY	0.00%	51	59	\$0	\$0	\$0	\$97	N/A
32	MONUMENTAL LIFE INSURANCE COMPANY	2.93%	5	626	\$260,048	\$0	\$23,890	\$2,672	9.19%
33	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	48	2	\$312	\$0	\$0	\$25	0.00%
34	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.07%	30	58	\$6,354	\$0	\$1,191	\$442	18.74%
35	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	47	3	\$348	\$0	\$0	\$176	0.00%
36	OM FINANCIAL LIFE INSURANCE COMPANY	0.11%	26	14	\$9,320	\$0	\$18,500	\$124	198.50%
37	PHYSICIANS LIFE INSURANCE COMPANY	39.41%	1	10,074	\$3,493,445	\$0	\$3,177,625	\$48,581	90.96%
38	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	0.01%	45	2	\$657	\$0	\$0	\$13	0.00%
39	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	51	848	\$0	\$0	\$0	\$16,005	N/A
40	RELIABLE LIFE INSURANCE COMPANY	29.12%	2	13,857	\$2,581,702	\$0	\$1,446,790	\$22,882	56.04%
41	RESERVE NATIONAL INSURANCE COMPANY	0.16%	21	44	\$14,400	\$0	\$9,676	\$110	67.19%
42	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.08%	27	63	\$6,724	\$0	\$7,327	\$139	108.97%
43	STATE FARM LIFE INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	\$318,253	N/A
44	STONEBRIDGE LIFE INSURANCE COMPANY	1.08%	12	334	\$95,439	\$0	\$834,381	\$687	874.26%
45	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.02%	42	8	\$1,330	\$0	\$8,941	\$23	672.26%
46	TRUSTMARK INSURANCE COMPANY	0.11%	25	31	\$9,945	\$1,357	\$1,511	\$180	28.84%
47	UNION FIDELITY LIFE INSURANCE COMPANY	0.12%	24	78	\$10,765	\$0	\$7,790	\$179	72.36%
48	UNITED AMERICAN INSURANCE COMPANY	0.21%	19	232	\$18,674	\$0	\$13,388	\$690	71.69%
49	UNITED FIDELITY LIFE INSURANCE COMPANY	0.15%	22	174	\$13,252	\$0	\$0	\$1,142	0.00%
50	UNITED HERITAGE LIFE INSURANCE COMPANY	2.65%	6	601	\$235,319	\$0	\$146,756	\$2,382	62.36%
51	UNITED HOME LIFE INSURANCE COMPANY	1.57%	10	196	\$139,456	\$0	\$104,797	\$1,982	75.15%
52	UNITED INSURANCE COMPANY OF AMERICA	0.06%	32	21	\$5,383	\$0	\$1,457	\$62	27.07%
53	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.05%	33	19,789	\$4,779	\$0	\$0	\$160,882	0.00%
54	UNITED SECURITY ASSURANCE CO OF PENNSYLVANIA	0.03%	36	4	\$2,344	\$0	\$2,750	\$24	117.32%
55	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	51	2	\$0	\$0	\$0	\$4	N/A
56	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	1.24%	11	658	\$109,932	\$28,312	\$262,928	\$3,269	264.93%
TOTAL		100.00%		58,230	\$8,864,756	\$29,669	\$7,687,584	\$617,390	87.06%

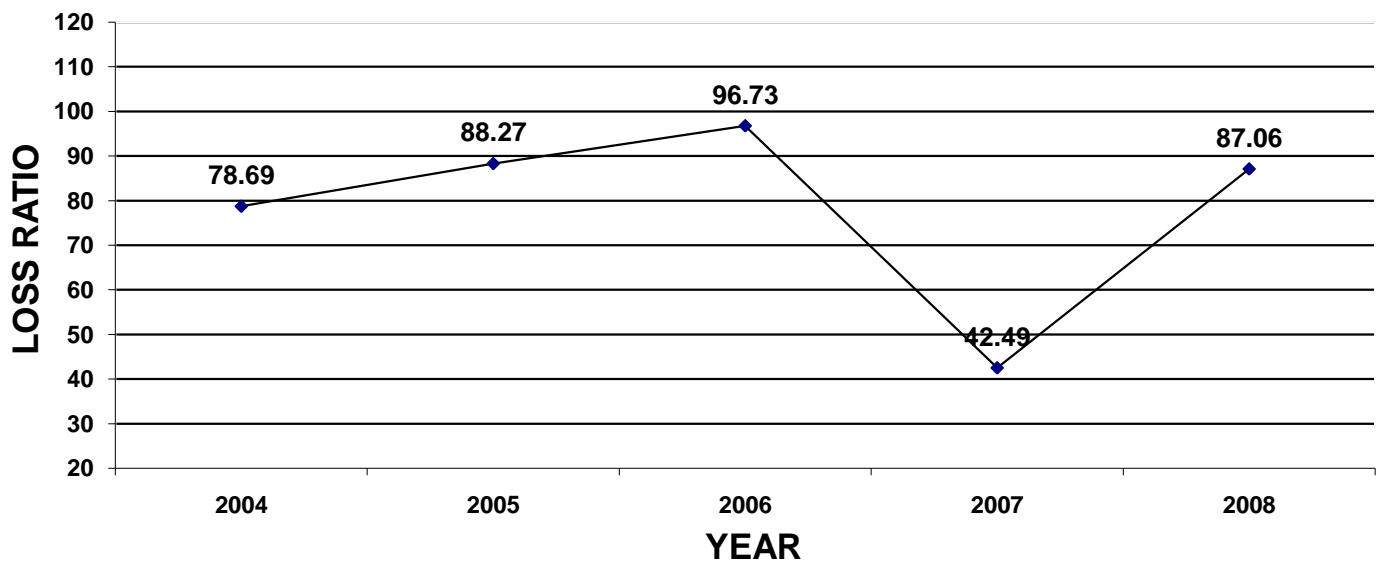


## MISSOURI INDIVIDUAL GRADED DEATH BENEFITS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

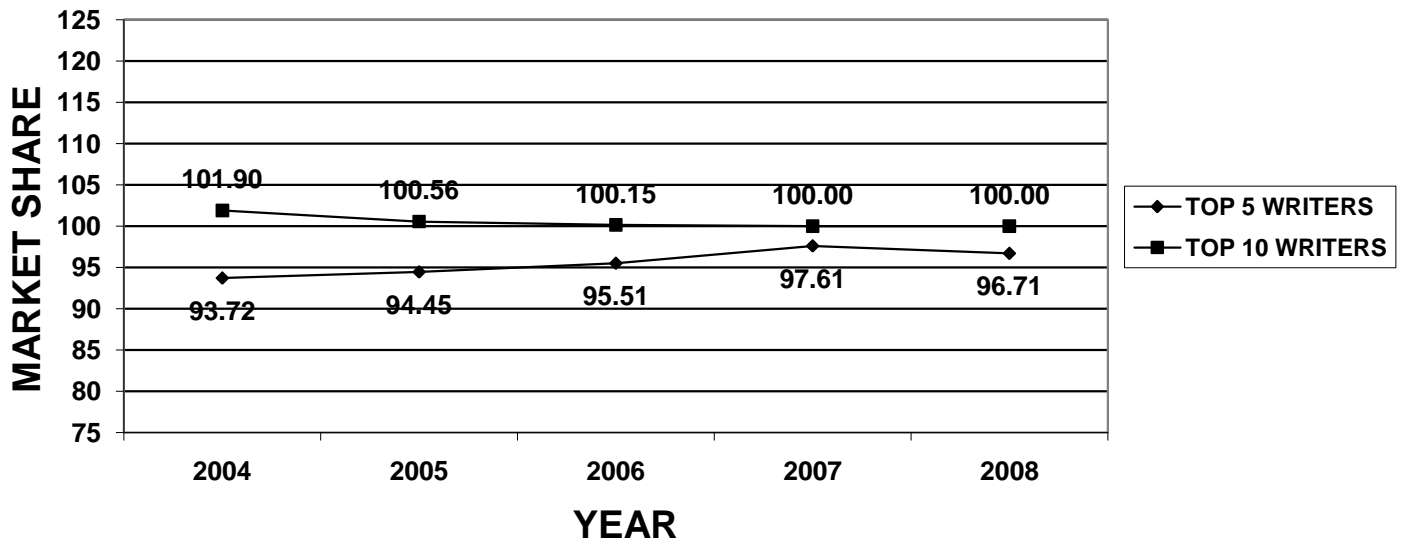


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

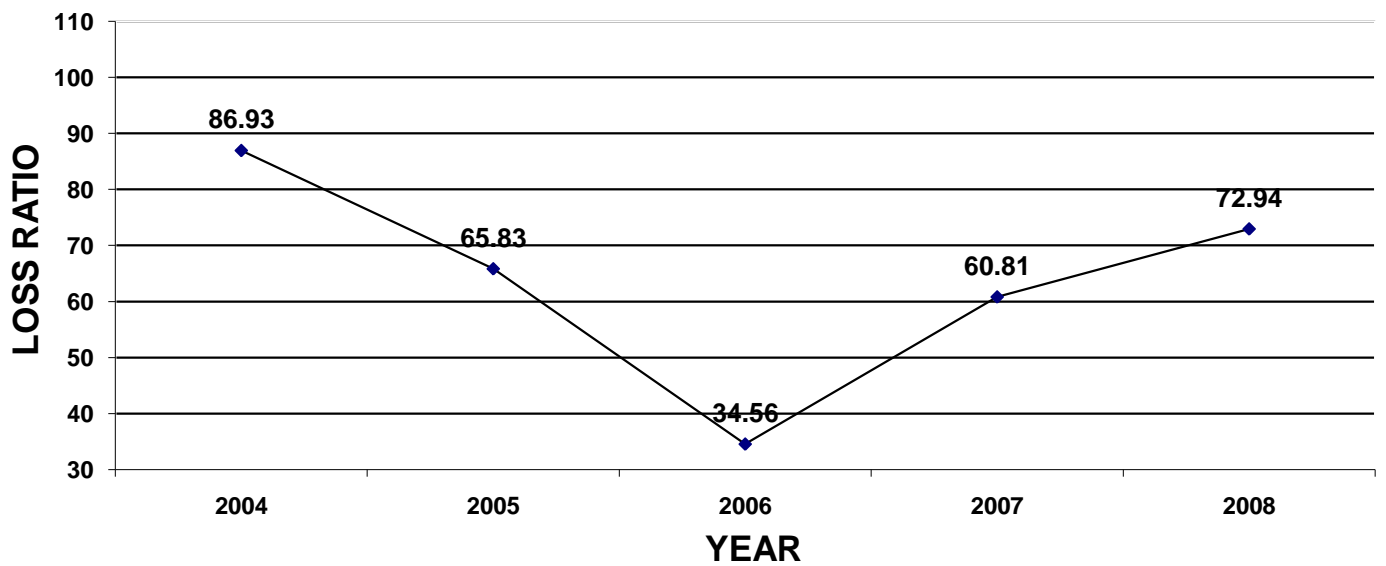
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE CO	7.35%	5	\$3,685	\$113,734	\$0	\$61,721	\$8,747	54.27%
2	AMERICAN NATIONAL INSURANCE COMPANY	56.46%	1	\$10,246	\$873,489	\$0	\$294,984	\$71,722	33.77%
3	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	7	\$3	\$0	\$0	\$0	\$52	N/A
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	7.84%	4	\$173	\$121,223	\$0	\$239,419	\$1,304	197.50%
5	CHEROKEE NATIONAL LIFE INSURANCE CO	12.77%	2	\$3,037	\$197,541	\$0	\$250,218	\$19,974	126.67%
6	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	7	\$544	\$0	\$0	\$0	\$0	N/A
7	OLD REPUBLIC LIFE INSURANCE COMPANY	-0.05%	7	\$103	-\$771	\$0	\$0	\$801	0.00%
8	PROTECTIVE LIFE INSURANCE COMPANY	12.29%	3	\$2,927	\$190,104	\$0	\$278,129	\$28,638	146.30%
9	SHELTER LIFE INSURANCE COMPANY	3.34%	6	\$397	\$51,711	\$0	\$3,951	\$4,036	7.64%
TOTAL		100.00%		\$21,115	\$1,547,031	\$0	\$1,128,422	\$135,274	72.94%

## MISSOURI INDIVIDUAL CREDIT LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

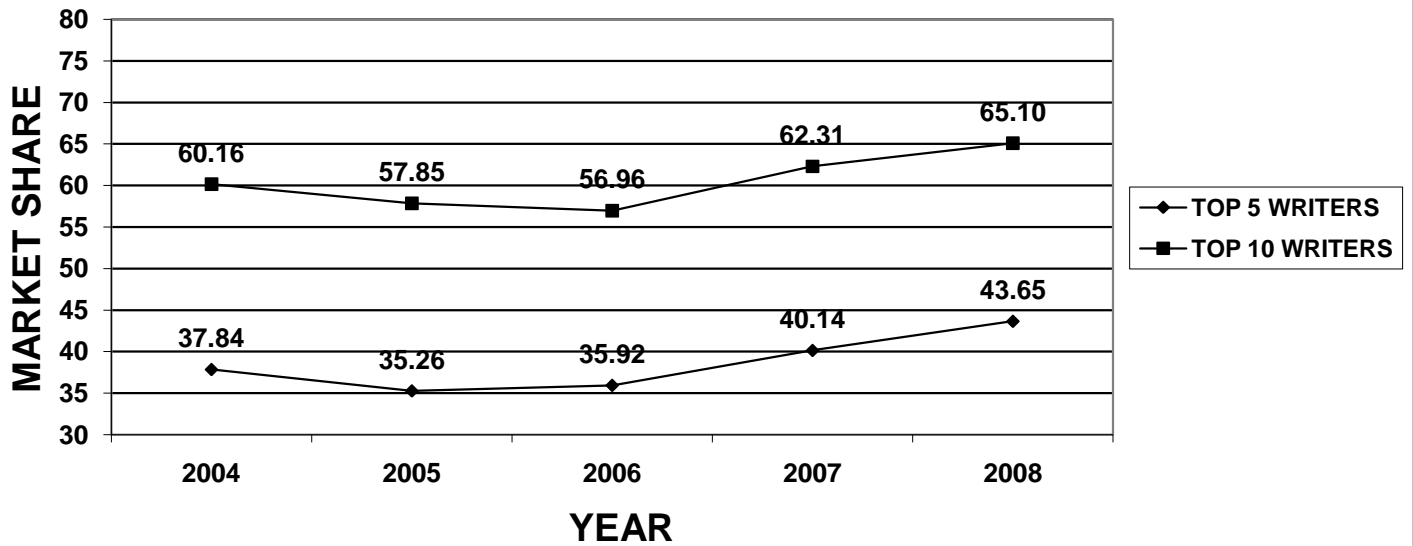
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AGL LIFE ASSURANCE COMPANY	0.00%	74	4	\$0	\$0	\$0	\$22,500	N/A
2	AIG LIFE INSURANCE COMPANY	0.02%	58	349	\$45,242	\$0	\$41,917	\$93,193	92.65%
3	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	0.01%	60	20	\$32,748	\$0	\$8,973	\$4,204	27.40%
4	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	74	2	\$0	\$0	\$0	\$0	N/A
5	AMERICAN FAMILY LIFE INSURANCE COMPANY	1.05%	20	3,013	\$2,912,085	\$0	\$256,537	\$419,296	8.81%
6	AMERICAN GENERAL LIFE INSURANCE CO	2.76%	13	3,291	\$7,646,052	\$0	\$5,905,311	\$1,015,121	77.23%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.14%	44	460	\$376,997	\$0	\$214,372	\$123,650	56.86%
8	AMERICAN UNITED LIFE INSURANCE CO	0.75%	24	291	\$2,078,752	\$0	\$49,831	\$110,609	2.40%
9	AXA EQUITABLE LIFE INSURANCE COMPANY	10.76%	1	9,921	\$29,830,429	\$0	\$23,343,403	\$3,546,346	78.25%
10	BANNER LIFE INSURANCE COMPANY	0.10%	46	361	\$266,835	\$0	\$136,449	\$5,242	51.14%
11	C M LIFE INSURANCE COMPANY	0.38%	33	538	\$1,049,223	\$0	\$660,791	\$182,984	62.98%
12	CANADA LIFE INSURANCE COMPANY OF AMERICA	0.01%	66	12	\$18,920	\$0	\$934,509	\$3,355	4939.27%
13	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	74	10	\$0	\$0	\$136,529	\$1,279	N/A
14	COLUMBUS LIFE INSURANCE COMPANY	0.01%	61	11	\$32,275	\$0	\$0	\$4,139	0.00%
15	COMMONWEALTH ANNUITY AND LIFE INS CO	0.34%	34	1,117	\$949,381	\$0	\$3,421,370	\$231,860	360.38%
16	CONNECTICUT GENERAL LIFE INS CO	0.02%	56	22	\$53,145	\$0	\$198,332	\$3,578	373.19%
17	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.02%	57	47	\$50,102	\$0	\$14,366	\$7,203	28.67%
18	CUNA MUTUAL INSURANCE SOCIETY	0.31%	35	824	\$858,516	\$67,246	\$262,616	\$114,389	38.42%
19	FARMERS NEW WORLD LIFE INSURANCE CO	0.67%	28	2,666	\$1,852,665	\$0	\$111,181	\$285,595	6.00%
20	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	74	1	\$0	\$0	\$0	\$33	N/A
21	FIRST INVESTORS LIFE INSURANCE COMPANY	0.05%	52	250	\$134,276	\$0	\$113,971	\$12,226	84.88%
22	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.41%	16	4,538	\$6,686,198	\$1,195,517	\$4,236,766	\$801,578	81.25%
23	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.21%	40	309	\$574,493	\$0	\$280,392	\$62,946	48.81%
24	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.07%	50	150	\$183,869	\$0	\$0	\$21,760	0.00%
25	HARTFORD LIFE AND ANNUITY INSURANCE CO	9.62%	2	4,090	\$26,675,450	\$0	\$9,205,176	\$1,388,648	34.51%
26	HARTFORD LIFE INSURANCE COMPANY	0.30%	36	11,884	\$845,791	\$2,291,915	\$1,689,293	\$1,199,449	470.71%
27	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	74	6	\$0	\$0	\$0	\$450	N/A
28	INTEGRITY LIFE INSURANCE COMPANY	0.01%	65	34	\$20,699	\$0	\$0	\$4,341	0.00%
29	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.07%	49	33	\$201,552	\$0	\$0	\$11,950	0.00%
30	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.00%	74	3,695	\$0	\$0	\$12,726,673	\$1,046,637	N/A
31	KANSAS CITY LIFE INSURANCE COMPANY	0.27%	37	384	\$742,306	\$0	\$751,061	\$93,877	101.18%
32	KEMPER INVESTORS LIFE INS CO	0.04%	54	84	\$103,177	\$0	\$51,550	\$37,385	49.96%
33	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	67	18	\$13,104	\$0	\$67,862	\$1,583	517.87%
34	LIBERTY LIFE INSURANCE COMPANY	0.01%	64	17	\$26,774	\$0	\$63,815	\$2,915	238.35%
35	LINCOLN BENEFIT LIFE COMPANY	0.75%	25	1,012	\$2,078,123	\$0	\$605,924	\$287,385	29.16%
36	LINCOLN NATIONAL LIFE INSURANCE COMPANY	7.76%	4	4,284	\$21,522,589	\$0	\$14,897,008	\$1,943,755	69.22%
37	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	0.48%	30	705	\$1,335,391	\$0	\$3,756	\$224,293	0.28%
38	MERRILL LYNCH LIFE INSURANCE COMPANY	0.01%	62	303	\$29,350	\$0	\$2,521,710	\$70,967	8591.86%
39	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.03%	55	435	\$83,213	\$0	\$1,747,906	\$150,294	2100.52%
40	METLIFE INVESTORS INSURANCE COMPANY	0.00%	69	10	\$6,788	\$0	\$127,181	\$10,586	1873.62%
41	METROPOLITAN LIFE INSURANCE COMPANY	2.57%	14	6,904	\$7,137,909	\$0	\$551,143	\$1,029,131	7.72%
42	METROPOLITAN TOWER LIFE INSURANCE CO	0.10%	47	593	\$265,748	\$0	\$807,005	\$53,288	303.67%
43	MINNESOTA LIFE INSURANCE COMPANY	4.15%	8	3,284	\$11,506,597	\$0	\$3,654,711	\$1,094,047	31.76%
44	MLL BAY STATE LIFE INSURANCE COMPANY	0.47%	31	1,131	\$1,293,017	\$0	\$1,859,730	\$201,766	143.83%
45	MODERN WOODMEN OF AMERICA	0.00%	72	7	\$4,884	\$0	\$0	\$653	0.00%
46	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	74	10	\$0	\$0	\$0	\$939	N/A
47	MONY LIFE INSURANCE COMPANY OF AMERICA	0.12%	45	491	\$337,480	\$0	\$1,949,389	\$153,059	577.63%
48	NATIONAL LIFE INSURANCE COMPANY	0.00%	74	85	\$0	\$0	\$0	\$25,343	N/A
49	NATIONWIDE LIFE & ANNUITY CO OF AMERICA	0.08%	48	121	\$230,685	\$0	\$230,119	\$41,891	99.75%
50	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.18%	41	65	\$495,186	\$0	\$1,209,806	\$58,504	244.31%
51	NATIONWIDE LIFE INSURANCE COMPANY	3.50%	11	1,360	\$9,700,011	\$0	\$2,452,271	\$674,343	25.28%
52	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.21%	38	406	\$586,520	\$0	\$1,089,593	\$123,001	185.77%
53	NEW ENGLAND LIFE INSURANCE COMPANY	3.36%	12	2,667	\$9,319,662	\$40,968	\$5,066,726	\$851,052	54.81%
54	NEW YORK LIFE INSURANCE AND ANNUITY CORP	0.01%	63	103	\$28,603	\$0	\$1,391	\$3,333	4.86%
55	NORTHWESTERN MUTUAL LIFE INSURANCE CO	8.19%	3	5,635	\$22,715,304	\$1,948,199	\$13,846,614	\$1,321,697	69.53%
56	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.86%	22	794	\$2,390,840	\$0	\$1,719,483	\$198,825	71.92%
57	PACIFIC LIFE INSURANCE COMPANY	7.32%	5	1,541	\$20,308,218	\$0	\$5,076,469	\$1,195,913	25.00%
58	PHL VARIABLE INSURANCE COMPANY	0.72%	27	362	\$2,002,564	\$0	\$49,099	\$172,298	2.45%
59	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	71	14	\$6,500	\$0	\$0	\$15,189	0.00%
60	PHOENIX LIFE INSURANCE COMPANY	2.47%	15	2,167	\$6,854,791	\$0	\$6,868,131	\$1,018,292	100.19%
61	PROTECTIVE LIFE INSURANCE COMPANY	0.80%	23	637	\$2,204,872	\$0	\$4,806,427	\$164,298	217.99%
62	PRUCO LIFE INSURANCE COMPANY	4.00%	9	7,972	\$11,096,472	\$0	\$13,204,288	\$1,061,893	119.00%
63	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	0.02%	59	41	\$42,011	\$0	\$0	\$10,186	0.00%
64	PRUDENTIAL INSURANCE CO OF AMERICA THE	4.53%	7	15,237	\$12,569,739	\$494,558	\$16,049,729	\$1,464,907	131.62%
65	RELIASTAR LIFE INSURANCE COMPANY	2.17%	17	1,489	\$6,028,463	\$0	\$2,047,258	\$470,251	33.96%
66	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	73	7	\$4,402	\$0	\$0	\$200	0.00%
67	RGA REINSURANCE COMPANY	0.00%	74	0	\$0	\$0	\$11,518,714	\$0	N/A
68	RIVERSOURCE LIFE INSURANCE COMPANY	3.98%	10	4,401	\$11,040,885	\$0	\$4,342,481	\$1,177,232	39.33%
69	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.08%	19	412	\$2,998,274	\$0	\$4,948,230	\$420,281	165.04%
70	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	70	16	\$6,785	\$0	\$0	\$2,338	0.00%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

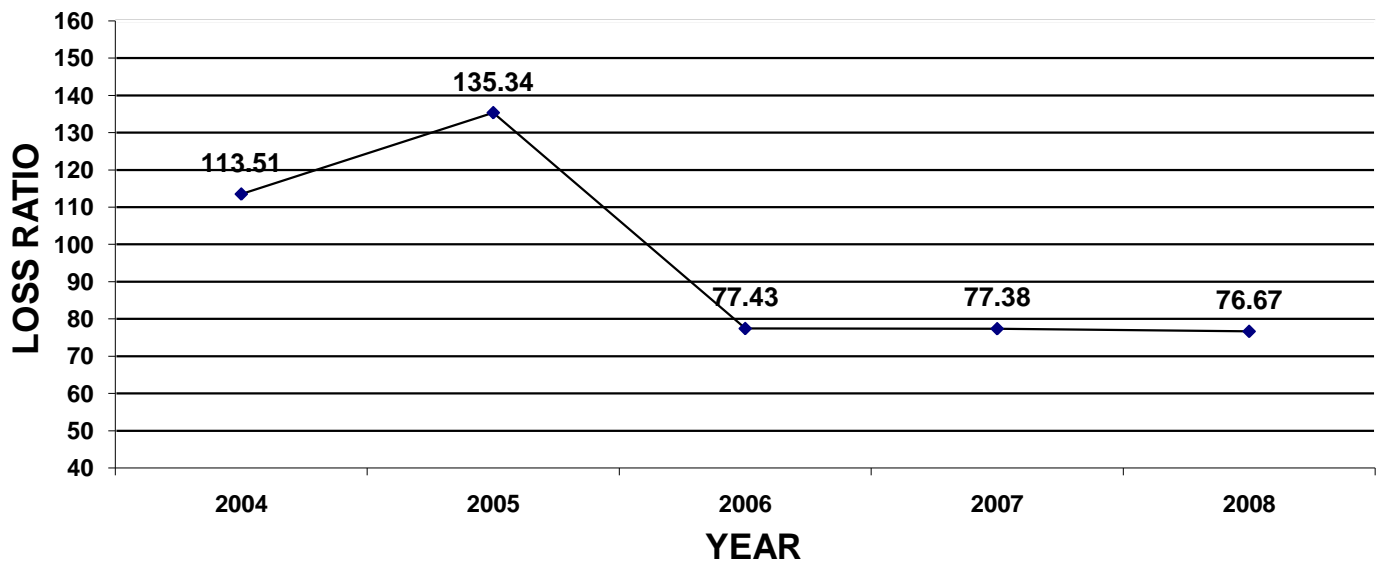
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	STATE FARM LIFE INSURANCE COMPANY	1.02%	21	3,068	\$2,818,971	\$0	\$1,139,395	\$393,801	40.42%
72	SUN LIFE ASSURANCE OF CANADA (US)	4.78%	6	556	\$13,267,889	\$0	\$3,504,988	\$672,404	26.42%
73	SYMETRA LIFE INSURANCE COMPANY	0.14%	43	93	\$401,429	\$0	\$124,514	\$16,578	31.02%
74	THRIVENT FINANCIAL FOR LUTHERANS	0.72%	26	1,749	\$2,008,663	\$0	\$1,539,569	\$272,171	76.65%
75	THRIVENT LIFE INSURANCE COMPANY	0.04%	53	139	\$109,005	\$0	\$247,570	\$15,968	227.12%
76	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	68	8	\$11,834	\$0	\$0	\$2,209	0.00%
77	TRANSAMERICA LIFE INSURANCE COMPANY	0.56%	29	603	\$1,563,284	\$0	\$4,801,843	\$252,381	307.16%
78	UNION CENTRAL LIFE INSURANCE COMPANY	0.15%	42	184	\$408,956	\$0	\$216,199	\$40,710	52.87%
79	UNION SECURITY INSURANCE COMPANY	0.43%	32	1,135	\$1,197,905	\$0	\$1,809,058	\$167,119	151.02%
80	UNITED INVESTORS LIFE INSURANCE COMPANY	0.21%	39	393	\$577,341	\$0	\$455,606	\$60,953	78.91%
81	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.05%	51	89	\$140,852	\$0	\$26,419	\$31,426	18.76%
82	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	1.56%	18	2,579	\$4,321,572	\$0	\$4,589,137	\$658,684	106.19%
TOTAL		100.00%		123,749	\$277,320,633	\$6,038,403	\$206,589,636	\$29,136,155	76.67%

## MISSOURI INDIVIDUAL VARIABLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.02%	111	38	\$252,543	\$0	\$10,661	N/A	4.22%
2	ACACIA LIFE INSURANCE CO	0.00%	240	65	\$0	\$0	\$1,202,461	N/A	N/A
3	AETNA LIFE INSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$163,393	N/A	N/A
4	AIG LIFE INSURANCE COMPANY	0.00%	240	65	\$0	\$0	\$1,182,307	N/A	N/A
5	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.51%	36	293	\$8,274,821	\$0	\$1,715,383	N/A	20.73%
6	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	240	1	\$0	\$0	\$2,449	N/A	N/A
7	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	1.07%	24	3,929	\$17,422,670	\$0	\$14,065,388	N/A	80.73%
8	ALLSTATE LIFE INSURANCE COMPANY	0.76%	27	3,491	\$12,412,525	\$0	\$19,726,433	N/A	158.92%
9	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	240	0	\$0	\$0	\$166,531	N/A	N/A
10	AMERICAN AMICABLE LIFE INS CO OF TEXAS	0.00%	145	43	\$38,274	\$0	\$2,546	N/A	6.65%
11	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.00%	196	234	\$2,569	\$0	\$37,811	N/A	1471.82%
12	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	233	2	\$68	\$0	\$139	N/A	204.41%
13	AMERICAN EQUITY INVESTMENT LIFE INS CO	0.06%	87	1,312	\$926,990	\$0	\$9,786,772	N/A	1055.76%
14	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.08%	77	1,877	\$1,354,888	\$0	\$2,465,659	N/A	181.98%
15	AMERICAN FIDELITY ASSURANCE COMPANY	0.10%	71	2,415	\$1,612,289	\$0	\$1,468,974	N/A	91.11%
16	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	142	8	\$45,242	\$0	\$52,872	N/A	116.86%
17	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.08%	78	8,873	\$1,351,347	\$371	\$1,701,226	N/A	125.92%
18	AMERICAN GENERAL LIFE INSURANCE CO	1.44%	20	3,302	\$23,544,207	\$27,655	\$16,515,146	N/A	70.26%
19	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	221	36	\$390	\$0	\$38,553	N/A	9885.38%
20	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	143	84	\$43,696	\$0	\$8,950	N/A	20.48%
21	AMERICAN INCOME LIFE INSURANCE CO	0.00%	214	21	\$602	\$0	\$0	N/A	0.00%
22	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	240	15	\$0	\$0	\$1,397,273	N/A	N/A
23	AMERICAN INVESTORS LIFE INS CO	0.02%	105	2,187	\$360,690	\$0	\$18,263,043	N/A	5063.36%
24	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	166	417	\$14,991	\$0	\$101,084	N/A	674.30%
25	AMERICAN NATIONAL INSURANCE COMPANY	2.00%	14	2,188	\$32,608,323	\$0	\$13,458,544	N/A	41.27%
26	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	167	15	\$13,500	\$0	\$43,933	N/A	325.43%
27	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	240	1	\$0	\$0	\$0	N/A	N/A
28	AMERICAN RETIREMENT LIFE INSURANCE CO	0.00%	240	242	\$0	\$0	\$182,351	N/A	N/A
29	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	135	12	\$62,575	\$0	\$17,743	N/A	28.35%
30	AMERICAN UNITED LIFE INSURANCE CO	0.08%	80	438	\$1,339,980	\$0	\$1,214,809	N/A	90.66%
31	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	197	124	\$2,525	\$0	\$831,713	N/A	32939.13%
32	AMERITAS LIFE INSURANCE CORP	0.00%	141	138	\$45,476	\$394	\$949,131	N/A	2087.97%
33	AMICA LIFE INSURANCE COMPANY	0.00%	161	13	\$22,000	\$0	\$44,882	N/A	204.01%
34	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.03%	101	131	\$540,038	\$0	\$853,824	N/A	158.10%
35	ASSURED LIFE ASSOCIATION	0.00%	210	16	\$718	\$0	\$5,584	N/A	777.72%
36	ASSURITY LIFE INSURANCE COMPANY	0.05%	90	183	\$870,681	\$0	\$859,838	N/A	98.75%
37	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	240	216	\$0	\$0	\$647,625	N/A	N/A
38	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	240	21	\$0	\$0	\$0	N/A	N/A
39	AUTO OWNERS LIFE INSURANCE COMPANY	0.10%	70	880	\$1,693,565	\$0	\$689,177	N/A	40.69%
40	AVIVA LIFE AND ANNUITY COMPANY	4.94%	6	663	\$80,575,893	\$0	\$5,011,681	N/A	6.22%
41	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	240	602	\$0	\$870	\$1,969,615	N/A	N/A
42	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	240	7	\$0	\$0	\$84,734	N/A	N/A
43	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	174	1	\$8,630	\$0	\$0	N/A	0.00%
44	BANKERS LIFE AND CASUALTY COMPANY	0.84%	26	4,977	\$13,670,008	\$0	\$24,064,235	N/A	176.04%
45	BANKERS LIFE INSURANCE COMPANY	0.09%	74	4	\$1,543,975	\$0	\$0	N/A	0.00%
46	BANNER LIFE INSURANCE COMPANY	0.00%	234	1	\$52	\$57	\$332,697	N/A	639911.54%
47	BENEFICIAL LIFE INSURANCE COMPANY	0.03%	102	49	\$464,540	\$0	\$489,512	N/A	105.38%
48	BERKLEY LIFE AND HEALTH INSURANCE CO	0.00%	199	40	\$2,271	\$0	\$2,829	N/A	124.57%
49	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	240	6	\$0	\$0	\$154,836	N/A	N/A
50	C M LIFE INSURANCE COMPANY	1.31%	21	3,326	\$21,303,090	\$0	\$19,439,572	N/A	91.25%
51	CANADA LIFE ASSURANCE COMPANY	0.00%	240	106	\$0	\$0	\$1,084,466	N/A	N/A
52	CANADA LIFE INSURANCE COMPANY OF AMERICA	0.01%	122	370	\$141,769	\$0	\$104,100	N/A	73.43%
53	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.03%	99	2,678	\$550,269	\$0	\$1,337,964	N/A	243.15%
54	CAPITOL LIFE INSURANCE COMPANY	0.00%	240	6	\$0	\$0	\$217,120	N/A	N/A
55	CATHOLIC FAMILY LIFE INSURANCE	0.00%	139	12	\$53,000	\$0	\$4,343	N/A	8.19%
56	CATHOLIC HOLY FAMILY SOCIETY	0.01%	125	44	\$127,227	\$0	\$0	N/A	0.00%
57	CATHOLIC KNIGHTS	0.06%	84	543	\$985,868	\$0	\$548,796	N/A	55.67%
58	CATHOLIC ORDER OF FORESTERS	0.00%	138	26	\$54,434	\$23,669	\$30	N/A	43.54%
59	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	231	15	\$150	\$0	\$320	N/A	213.33%
60	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	172	150	\$9,730	\$0	\$5,893	N/A	60.57%
61	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	224	16	\$307	\$0	\$0	N/A	0.00%
62	CENTURION LIFE INSURANCE COMPANY	0.49%	39	729	\$8,034,052	\$0	\$2,978,524	N/A	37.07%
63	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	240	4	\$0	\$0	-\$4,422	N/A	N/A
64	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	220	7	\$407	\$0	\$0	N/A	0.00%
65	CHURCH LIFE INSURANCE CORPORATION	0.01%	124	32	\$133,543	\$0	\$7,227	N/A	5.41%
66	CICA LIFE INSURANCE COMPANY OF AMERICA	0.06%	88	144	\$918,765	\$0	\$199,957	N/A	21.76%
67	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	240	0	\$0	\$0	\$9,484	N/A	N/A
68	CINCINNATI LIFE INSURANCE COMPANY THE	0.03%	97	156	\$554,173	\$0	\$265,767	N/A	47.96%
69	COLONIAL LIFE & ACCIDENT INS CO	0.00%	240	2	\$0	\$0	\$0	N/A	N/A

**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	240	1	\$0	\$0	\$116,580	N/A	N/A
71	COLORADO BANKERS LIFE INS CO	0.01%	117	679	\$202,956	\$0	\$82,000	N/A	40.40%
72	COLUMBUS LIFE INSURANCE COMPANY	0.02%	107	39	\$348,684	\$0	\$250,986	N/A	71.98%
73	COMBINED INSURANCE CO OF AMERICA	0.00%	240	6	\$0	\$0	\$0	N/A	N/A
74	CONNECTICUT GENERAL LIFE INS CO	0.00%	177	294	\$7,693	\$0	\$2,153,616	N/A	27994.49%
75	CONSECO INSURANCE COMPANY	0.00%	170	2,064	\$12,370	\$0	\$5,621,319	N/A	45443.16%
76	CONSECO LIFE INSURANCE CO	0.00%	192	145	\$3,619	\$0	\$100,726	N/A	2783.26%
77	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	240	5	\$0	\$0	\$0	N/A	N/A
78	CONTINENTAL ASSURANCE COMPANY	0.00%	156	108	\$25,960	\$0	\$1,004,243	N/A	3868.42%
79	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	146	129	\$36,850	\$0	\$1,083,989	N/A	2941.63%
80	COUNTRY INVESTORS LIFE ASSURANCE CO	0.03%	100	486	\$545,910	\$0	\$877,146	N/A	160.68%
81	COUNTRY LIFE INSURANCE COMPANY	0.00%	232	10	\$100	\$205	\$0	N/A	205.00%
82	CROATIAN FRATERNAL UNION OF AMERICA	0.01%	115	25	\$218,492	\$0	\$108,798	N/A	49.79%
83	CROWN LIFE INSURANCE COMPANY	0.00%	240	3	\$0	\$0	\$17,938	N/A	N/A
84	CSA FRATERNAL LIFE	0.00%	187	10	\$4,242	\$0	\$16,967	N/A	399.98%
85	CUNA MUTUAL INSURANCE SOCIETY	0.15%	64	435	\$2,423,229	\$0	\$2,354,678	N/A	97.17%
86	DEGREE OF HONOR PROTECTIVE ASSOC	0.01%	129	54	\$82,428	\$0	\$296,136	N/A	359.27%
87	EMC NATIONAL LIFE COMPANY	0.05%	89	471	\$880,892	\$0	\$0	N/A	0.00%
88	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	158	19	\$23,719	\$0	\$498,840	N/A	2103.12%
89	EQUITABLE RESERVE ASSOCIATION	0.00%	240	0	\$0	\$0	\$128,508	N/A	N/A
90	EQUITRUST LIFE INSURANCE COMPANY	0.01%	118	854	\$189,953	\$0	\$2,400	N/A	1.26%
91	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.06%	85	2,899	\$941,845	\$0	\$1,735,790	N/A	184.30%
92	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$390,078	N/A	N/A
93	FARM BUREAU LIFE INS COMPANY OF MISSOURI	0.50%	37	3,287	\$8,140,970	\$0	\$4,031,014	N/A	49.52%
94	FARMERS NEW WORLD LIFE INSURANCE CO	0.19%	57	2,963	\$3,111,168	\$0	\$10,550,017	N/A	339.10%
95	FEDERATED LIFE INSURANCE COMPANY	0.00%	131	267	\$80,526	\$0	\$332,509	N/A	412.92%
96	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS C	0.00%	240	1	\$0	\$0	\$3,000	N/A	N/A
97	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.20%	55	2,980	\$3,250,736	\$0	\$2,063,779	N/A	63.49%
98	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	235	1	\$30	\$0	\$92,499	N/A	308330.00%
99	FIRST CATHOLIC SLOVAK LADIES ASSOC OF THE U	0.00%	182	1	\$4,993	\$0	\$0	N/A	0.00%
100	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	240	1	\$0	\$0	\$0	N/A	N/A
101	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	140	183	\$51,780	\$0	\$853,369	N/A	1648.07%
102	FORT DEARBORN LIFE INSURANCE COMPANY	0.34%	47	155	\$5,514,332	\$0	\$732,710	N/A	13.29%
103	FUNERAL DIRECTORS LIFE INSURANCE CO	0.05%	92	356	\$797,127	\$0	\$284,736	N/A	35.72%
104	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	137	634	\$55,254	\$198	\$1,309,918	N/A	2371.08%
105	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.17%	59	831	\$2,840,947	\$0	\$13,900,109	N/A	489.28%
106	GENWORTH LIFE INSURANCE COMPANY	0.43%	42	864	\$6,959,262	\$0	\$13,403,093	N/A	192.59%
107	GLENER LIFE INSURANCE SOCIETY	0.00%	213	28	\$625	\$0	\$38,903	N/A	6224.48%
108	GLOBE LIFE AND ACCIDENT INSURANCE CO	0.00%	240	0	\$0	\$0	\$1,746	N/A	N/A
109	GOLDEN RULE INSURANCE COMPANY	0.00%	133	861	\$67,652	\$0	\$4,001,084	N/A	5914.21%
110	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	175	14	\$7,928	\$0	\$4,255	N/A	53.67%
111	GREAT AMERICAN LIFE INSURANCE COMPANY	0.47%	40	1,104	\$7,718,472	\$0	\$7,871,647	N/A	101.98%
112	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	169	50	\$12,464	\$0	\$41,589	N/A	333.67%
113	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$50,000	N/A	N/A
114	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.10%	72	54	\$1,607,204	\$0	\$92,034	N/A	5.73%
115	GREATER BENEFICIAL UNION OF PITTSBURGH	0.01%	121	46	\$154,905	\$0	\$157,241	N/A	101.51%
116	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	195	24	\$2,903	\$0	\$12,602	N/A	434.10%
117	GUARANTY INCOME LIFE INSURANCE COMPANY	0.02%	110	4	\$325,033	\$0	\$792,451	N/A	243.81%
118	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.01%	119	14	\$180,801	\$26,840	\$0	N/A	14.85%
119	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.14%	66	1	\$2,230,694	\$0	\$1,648,491	N/A	73.90%
120	HARTFORD LIFE INSURANCE COMPANY	0.35%	45	21	\$5,686,632	\$0	\$2,953,863	N/A	51.94%
121	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	223	2	\$325	\$0	\$0	N/A	0.00%
122	HOMESTEADERS LIFE COMPANY	0.00%	144	277	\$39,482	\$0	\$66,732	N/A	169.02%
123	HORACE MANN LIFE INSURANCE COMPANY	0.17%	61	2,021	\$2,747,048	\$0	\$2,545,968	N/A	92.68%
124	HUMANADENTAL INSURANCE COMPANY	0.00%	147	28	\$33,548	\$0	\$0	N/A	0.00%
125	IDEALIFE INSURANCE COMPANY	0.00%	207	11	\$993	\$0	\$15,619	N/A	1572.91%
126	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.11%	68	334	\$1,852,170	\$0	\$671,593	N/A	36.26%
127	INDEPENDENT ORDER OF FORESTERS THE	0.00%	155	198	\$27,930	\$0	\$306,560	N/A	1097.60%
128	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDI	0.00%	240	599	\$0	\$0	\$131,347	N/A	N/A
129	INDUSTRIAL ALLIANCE PACIFIC INS AND FINANCIAL	0.00%	240	0	\$0	\$0	\$107,977	N/A	N/A
130	ING LIFE INSURANCE AND ANNUITY COMPANY	0.88%	25	1,639	\$14,310,347	\$0	\$8,177,532	N/A	57.14%
131	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.27%	53	2,488	\$4,372,886	\$0	\$16,370,918	N/A	374.37%
132	INTEGRITY LIFE INSURANCE COMPANY	0.34%	46	362	\$5,571,869	\$0	\$1,852,304	N/A	33.24%
133	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	201	13	\$1,607	\$0	\$0	N/A	0.00%
134	INVESTORS INSURANCE CORPORATION	0.00%	190	112	\$4,000	\$0	\$383,896	N/A	9597.40%
135	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	211	93	\$642	\$0	\$181,946	N/A	28340.50%
136	JACKSON NATIONAL LIFE INSURANCE COMPANY	2.34%	10	9,880	\$38,127,963	\$0	\$44,962,225	N/A	117.92%
137	JEFFERSON NATIONAL LIFE INSURANCE CO	0.08%	81	79	\$1,290,566	\$0	\$56,282	N/A	4.36%



**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	240	140	-\$185	\$0	\$93,736	N/A	-50668.11%
139	JOHN HANCOCK LIFE INSURANCE COMPANY	0.08%	79	7,467	\$1,341,414	\$0	\$7,951,329	N/A	592.76%
140	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	240	0	\$0	\$0	\$1,118,974	N/A	N/A
141	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.00%	240	0	\$0	\$0	\$2,392,545	N/A	N/A
142	KANSAS CITY LIFE INSURANCE COMPANY	0.72%	29	574	\$11,770,340	\$4,018	\$1,911,852	N/A	16.28%
143	KEMPER INVESTORS LIFE INS CO	0.00%	153	413	\$29,415	\$0	\$8,792,314	N/A	29890.58%
144	LAFAYETTE LIFE INSURANCE COMPANY THE	0.01%	127	33	\$95,470	\$325	\$0	N/A	0.34%
145	LEWER LIFE INSURANCE COMPANY	0.00%	202	5	\$1,500	\$0	\$7,058	N/A	470.53%
146	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.02%	104	60	\$394,391	\$0	\$2,267,071	N/A	574.83%
147	LIBERTY LIFE INSURANCE COMPANY	0.15%	63	867	\$2,525,286	\$0	\$10,183,943	N/A	403.28%
148	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	240	3	\$0	\$0	\$2,779	N/A	N/A
149	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.06%	83	180	\$1,024,877	\$0	\$1,512,299	N/A	147.56%
150	LIFESECURE INSURANCE COMPANY	0.00%	148	87	\$33,414	\$0	\$122,327	N/A	366.10%
151	LINCOLN BENEFIT LIFE COMPANY	0.51%	35	3,153	\$8,384,086	\$0	\$14,094,180	N/A	168.11%
152	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	134	32	\$67,252	\$0	\$83,050	N/A	123.49%
153	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.04%	95	58	\$645,582	\$0	\$201,412	N/A	31.20%
154	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.71%	17	6,753	\$27,827,383	\$0	\$25,968,521	N/A	93.32%
155	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.09%	76	87	\$1,463,632	\$0	\$396,207	N/A	27.07%
156	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	191	6	\$3,857	\$0	\$27,863	N/A	722.40%
157	MADISON NATIONAL LIFE INSURANCE CO INC	0.01%	116	689	\$211,900	\$0	\$312,439	N/A	147.45%
158	MANHATTAN LIFE INSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$22,275	N/A	N/A
159	MANHATTAN NATIONAL LIFE INSURANCE CO	0.00%	193	84	\$3,428	\$0	\$36,477	N/A	1064.09%
160	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	1.27%	22	894	\$20,717,173	\$100,195	\$18,176,443	N/A	88.22%
161	MEDICO LIFE INSURANCE COMPANY	0.00%	240	1	\$0	\$0	\$797	N/A	N/A
162	MEGA LIFE AND HEALTH INSURANCE CO THE	0.00%	189	61	\$4,097	\$0	\$59,447	N/A	1450.99%
163	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	240	71	\$0	\$0	\$1,192,885	N/A	N/A
164	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.31%	50	634	\$5,025,284	\$0	\$66,632,157	N/A	1325.94%
165	METLIFE INVESTORS INSURANCE COMPANY	1.54%	18	2,092	\$25,167,800	\$0	\$30,426,304	N/A	120.89%
166	METLIFE INVESTORS USA INSURANCE COMPANY	2.66%	9	2,953	\$43,396,982	\$0	\$32,505,251	N/A	74.90%
167	METROPOLITAN LIFE INSURANCE COMPANY	0.58%	32	634	\$9,432,356	\$0	\$11,395,205	N/A	120.81%
168	METROPOLITAN TOWER LIFE INSURANCE CO	0.00%	216	88	\$573	\$0	\$193,138	N/A	33706.46%
169	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.66%	31	934	\$10,726,724	\$58	\$1,952,302	N/A	18.20%
170	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	176	45	\$7,859	\$0	\$31,000	N/A	394.45%
171	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	183	34	\$4,698	\$0	\$14,500	N/A	308.64%
172	MINNESOTA LIFE INSURANCE COMPANY	0.30%	51	490	\$4,947,866	\$0	\$2,147,028	N/A	43.39%
173	MODERN WOODMEN OF AMERICA	1.18%	23	5,611	\$19,240,103	\$24,823	\$12,172,054	N/A	63.39%
174	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	108	1,867	\$345,191	\$0	\$6,250,878	N/A	1810.85%
175	MONY LIFE INSURANCE COMPANY	0.00%	230	27	\$184	\$2,297	\$75,936	N/A	42517.93%
176	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	128	75	\$85,077	\$0	\$554,736	N/A	652.04%
177	MTL INSURANCE COMPANY	0.19%	58	125	\$3,021,786	\$0	\$1,222,756	N/A	40.46%
178	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	240	815	\$0	\$0	\$2,478,531	N/A	N/A
179	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	164	15	\$16,359	\$0	\$16,151	N/A	98.73%
180	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	240	11	\$0	\$0	\$0	N/A	N/A
181	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	157	161	\$25,552	\$0	\$88,342	N/A	345.73%
182	NATIONAL LIFE INSURANCE COMPANY	0.01%	120	170	\$162,806	\$41,742	\$1,229,132	N/A	780.61%
183	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.32%	48	428	\$5,272,901	\$0	\$1,975,121	N/A	37.46%
184	NATIONWIDE LIFE & ANNUITY CO OF AMERICA	0.00%	168	19	\$13,400	\$0	\$185,295	N/A	1382.80%
185	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.00%	159	4	\$23,600	\$0	\$23,600	N/A	100.00%
186	NATIONWIDE LIFE INSURANCE COMPANY	0.16%	62	391	\$2,559,106	\$0	\$2,370,261	N/A	92.62%
187	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	150	155	\$30,827	\$0	\$217,976	N/A	707.09%
188	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	240	18	\$0	\$0	\$6,116	N/A	N/A
189	NEW YORK LIFE INS AND ANNUITY CORPORATION	6.66%	4	9,084	\$108,619,457	\$0	\$47,678,684	N/A	43.90%
190	NEW YORK LIFE INSURANCE COMPANY	0.00%	215	933	\$600	\$1,732	\$4,338,940	N/A	723445.33%
191	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.24%	54	163	\$3,876,743	\$0	\$229,416	N/A	5.92%
192	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.11%	69	523	\$1,846,783	\$65,090	\$2,432,112	N/A	135.22%
193	OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	0.00%	229	1	\$188	\$0	\$0	N/A	0.00%
194	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	222	26	\$340	\$0	\$70,337	N/A	20687.35%
195	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.47%	41	5,650	\$7,600,777	\$114	\$76,123,166	N/A	1001.52%
196	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	204	18	\$1,369	\$0	\$9,010	N/A	658.14%
197	OLD RELIANCE INSURANCE COMPANY	0.00%	240	6	\$0	\$0	\$12,979	N/A	N/A
198	OLD UNITED LIFE INSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$21,319	N/A	N/A
199	OM FINANCIAL LIFE INSURANCE COMPANY	0.55%	34	1,492	\$9,013,533	\$0	\$20,291,733	N/A	225.13%
200	OXFORD LIFE INSURANCE COMPANY	0.00%	178	17	\$7,000	\$0	\$2,755	N/A	39.36%
201	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	237	93	\$10	\$0	\$17,498	N/A	174980.00%
202	PACIFIC LIFE & ANNUITY COMPANY	0.01%	123	31	\$137,017	\$0	\$618,917	N/A	451.71%
203	PACIFIC LIFE INSURANCE COMPANY	5.59%	5	11,084	\$91,273,803	\$15	\$91,999,365	N/A	100.79%
204	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	173	4	\$9,004	\$0	\$6,338	N/A	70.39%
205	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	240	10	\$0	\$0	\$0	N/A	N/A

**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

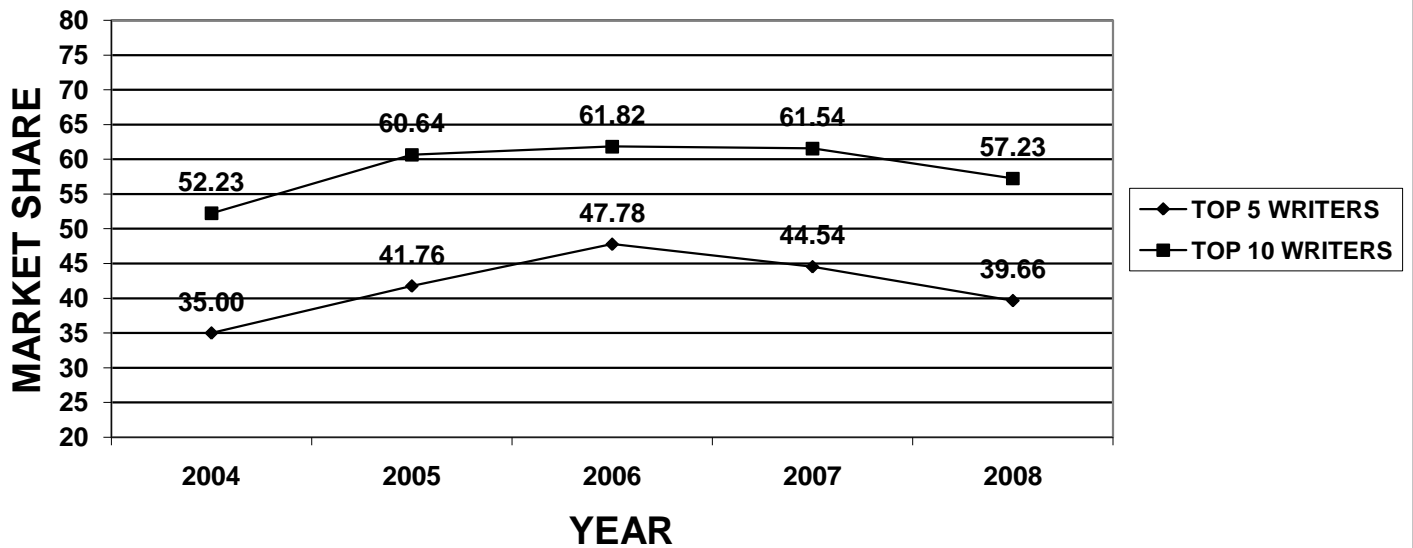
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	240	11	\$0	\$0	\$0	N/A	N/A
207	PEKIN LIFE INSURANCE COMPANY	0.00%	181	39	\$5,000	\$0	\$77,459	N/A	1549.18%
208	PENN INSURANCE AND ANNUITY COMPAY THE	0.00%	240	28	\$0	\$0	\$159,956	N/A	N/A
209	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	240	419	\$0	\$4,600	\$1,642,628	N/A	N/A
210	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	188	103	\$4,210	\$0	\$182,839	N/A	4342.97%
211	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	126	31	\$126,571	\$0	\$2,251	N/A	1.78%
212	PHL VARIABLE INSURANCE COMPANY	0.00%	240	6	\$0	\$0	\$50,650	N/A	N/A
213	PHOENIX LIFE INSURANCE COMPANY	0.00%	240	20	\$0	\$427	\$528,923	N/A	N/A
214	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	103	104	\$456,897	\$0	\$1,983,303	N/A	434.08%
215	PIONEER AMERICAN INSURANCE COMPANY	0.00%	226	0	\$296	\$0	\$0	N/A	0.00%
216	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	184	61	\$4,624	\$19	\$105,425	N/A	2280.36%
217	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	179	39	\$5,550	\$0	\$14,600	N/A	263.06%
218	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	132	9	\$79,166	\$0	\$77,515	N/A	97.91%
219	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	136	292	\$58,411	\$0	\$3,048,152	N/A	5218.46%
220	PRIMERICA LIFE INSURANCE COMPANY	0.00%	154	209	\$29,103	\$0	\$0	N/A	0.00%
221	PRINCIPAL LIFE INSURANCE COMPANY	1.51%	19	1,858	\$24,569,511	\$0	\$7,356,263	N/A	29.94%
222	PROTECTIVE LIFE INSURANCE COMPANY	11.81%	1	874	\$192,773,763	\$65	\$4,206,713	N/A	2.18%
223	PROVIDENT LIFE AND ACCIDENT INS COMPANY	0.00%	240	1	\$0	\$0	\$1,113	N/A	N/A
224	PRUCO LIFE INSURANCE COMPANY	0.00%	240	30	\$0	\$0	\$629,267	N/A	N/A
225	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	0.06%	86	36	\$938,198	\$0	\$203,753	N/A	21.72%
226	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.04%	94	1,680	\$724,312	\$3,613	\$7,255,091	N/A	1002.15%
227	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.00%	240	8	\$0	\$0	\$282,555	N/A	N/A
228	PYRAMID LIFE INSURANCE COMPANY	0.00%	240	5	\$0	\$0	\$0	N/A	N/A
229	REASSURE AMERICA LIFE INSURANCE COMPANY	0.02%	109	3,367	\$329,445	\$0	\$4,217,260	N/A	1280.11%
230	RELIABLE LIFE INSURANCE COMPANY	0.00%	240	14	\$0	\$0	\$5,747	N/A	N/A
231	RELiance STANDARD LIFE INSURANCE COMPANY	0.07%	82	198	\$1,116,103	\$0	\$700,191	N/A	62.74%
232	RELIASTAR LIFE INSURANCE COMPANY	0.09%	75	1,849	\$1,508,008	\$0	\$4,992,413	N/A	331.06%
233	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	186	2	\$4,254	\$0	\$0	N/A	0.00%
234	RESERVE NATIONAL INSURANCE COMPANY	0.00%	228	3	\$228	\$0	\$7,000	N/A	3070.18%
235	RIVERSOURCE LIFE INSURANCE COMPANY	7.45%	3	16,503	\$121,627,039	\$0	\$90,452,382	N/A	74.37%
236	ROYAL NEIGHBORS OF AMERICA	0.01%	112	213	\$242,572	\$0	\$560,996	N/A	231.27%
237	SAGICOR LIFE INSURANCE COMPANY	0.01%	130	69	\$81,824	\$0	\$448,858	N/A	548.57%
238	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.30%	52	1,025	\$4,882,416	\$0	\$5,844,593	N/A	119.71%
239	SECURITY LIFE INSURANCE CO OF AMERICA	0.00%	185	53	\$4,318	\$0	\$537,474	N/A	12447.29%
240	SECURITY LIFE OF DENVER INSURANCE CO	0.00%	239	2	\$2	\$0	\$26,549	N/A	1327450.00%
241	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.00%	240	14	\$0	\$0	\$25,428	N/A	N/A
242	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	113	162	\$231,608	\$0	\$90,416	N/A	39.04%
243	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	149	56	\$32,958	\$0	\$166,743	N/A	505.93%
244	SHELTER LIFE INSURANCE COMPANY	0.17%	60	1,848	\$2,766,771	\$0	\$2,910,552	N/A	105.20%
245	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	206	16	\$1,000	\$0	\$12,610	N/A	1261.00%
246	STANDARD INSURANCE COMPANY	0.49%	38	187	\$8,076,076	\$0	\$819,455	N/A	10.15%
247	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	114	59	\$223,734	\$0	\$239,465	N/A	107.03%
248	STANDARD LIFE INSURANCE CO OF INDIANA	0.00%	211	101	\$642	\$0	\$3,040,864	N/A	473654.83%
249	STATE FARM LIFE INSURANCE COMPANY	2.09%	12	8,184	\$34,088,271	\$117,669	\$19,288,985	N/A	56.93%
250	STATE LIFE INSURANCE COMPANY	0.75%	28	241	\$12,303,719	\$0	\$657,754	N/A	5.35%
251	STATE MUTUAL INSURANCE COMPANY	0.00%	200	16	\$1,773	\$0	\$3,575	N/A	201.64%
252	SUN LIFE ASSURANCE OF CANADA (US)	0.36%	44	625	\$5,902,526	\$0	\$4,535,777	N/A	76.84%
253	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	165	2,553	\$15,780	\$0	\$24,610,193	N/A	155958.13%
254	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	194	1	\$3,320	\$0	\$1,152	N/A	34.70%
255	SURETY LIFE INSURANCE COMPANY	0.00%	240	6	\$0	\$0	\$1,354	N/A	N/A
256	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	240	6	\$0	\$0	\$290,855	N/A	N/A
257	SYMETRA LIFE INSURANCE COMPANY	1.78%	16	2,332	\$28,987,817	\$0	\$9,432,020	N/A	32.54%
258	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	8.15%	2	28,175	\$132,965,698	\$50,882,465	\$134,874,805	N/A	139.70%
259	TEXAS LIFE INSURANCE COMPANY	0.00%	238	2	\$4	\$0	\$47,040	N/A	1176000.00%
260	THRIVENT FINANCIAL FOR LUTHERANS	1.93%	15	9,210	\$31,541,422	\$246,963	\$34,694,842	N/A	110.78%
261	TIAA-CREF LIFE INSURANCE COMPANY	0.05%	91	123	\$806,803	\$0	\$1,056,486	N/A	130.95%
262	TIME INSURANCE COMPANY	0.00%	162	4	\$18,024	\$0	\$2,143	N/A	11.89%
263	TRANS WORLD ASSURANCE COMPANY	0.00%	219	3	\$420	\$0	\$697	N/A	165.95%
264	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	152	6	\$30,000	\$0	\$0	N/A	0.00%
265	TRANSAMERICA LIFE INSURANCE COMPANY	2.04%	13	4,758	\$33,359,499	\$0	\$20,324,662	N/A	60.93%
266	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	198	13	\$2,400	\$0	\$19,431	N/A	809.63%
267	ULLICO LIFE INSURANCE COMPANY	0.00%	240	1	\$0	\$0	\$53,807	N/A	N/A
268	UNIFIED LIFE INSURANCE COMPANY	0.00%	171	114	\$11,297	\$0	\$0	N/A	0.00%
269	UNION BANKERS INSURANCE COMPANY	0.00%	205	13	\$1,160	\$0	\$0	N/A	0.00%
270	UNION CENTRAL LIFE INSURANCE COMPANY	0.19%	56	292	\$3,163,704	\$253	\$2,418,989	N/A	76.47%
271	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	236	1	\$27	\$0	\$142,424	N/A	527496.30%
272	UNION LABOR LIFE INSURANCE COMPANY	0.00%	240	3	\$0	\$0	\$7,000	N/A	N/A
273	UNION SECURITY INSURANCE COMPANY	0.04%	96	728	\$611,756	\$0	\$5,103,707	N/A	834.27%

**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

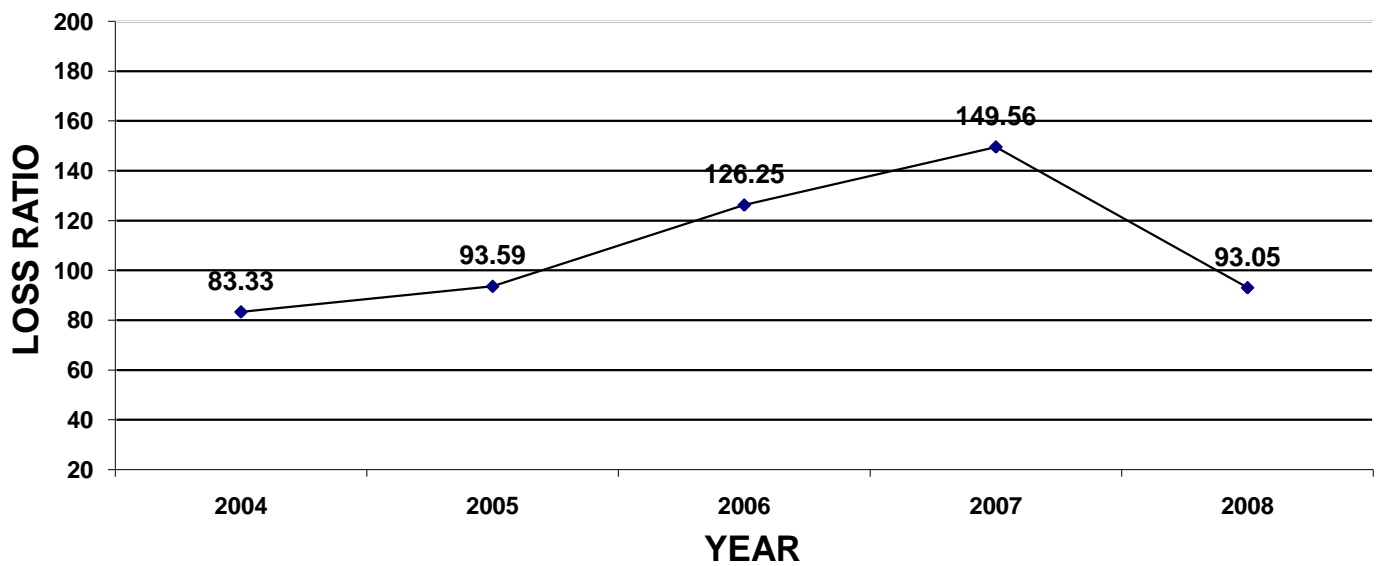
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	UNITED AMERICAN INSURANCE COMPANY	0.12%	67	1,398	\$1,985,511	\$0	\$5,973,235	N/A	300.84%
275	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	240	2	\$0	\$0	\$0	N/A	N/A
276	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	240	1	\$0	\$0	\$0	N/A	N/A
277	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	151	306	\$30,422	\$0	\$131,627	N/A	432.67%
278	UNITED HERITAGE LIFE INSURANCE COMPANY	0.15%	65	176	\$2,403,515	\$0	\$652,362	N/A	27.14%
279	UNITED HOME LIFE INSURANCE COMPANY	0.00%	203	6	\$1,380	\$0	\$0	N/A	0.00%
280	UNITED INVESTORS LIFE INSURANCE COMPANY	0.00%	218	1,751	\$497	\$0	\$1,513,527	N/A	304532.60%
281	UNITED LIFE INSURANCE COMPANY	0.31%	49	396	\$5,064,110	\$0	\$5,253,971	N/A	103.75%
282	UNITED NATIONAL LIFE INS CO OF AMERICA	0.00%	208	29	\$826	\$0	\$5,904	N/A	714.77%
283	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.40%	43	3,209	\$6,496,553	\$0	\$14,371,546	N/A	221.22%
284	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	227	2	\$288	\$0	\$0	N/A	0.00%
285	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	240	62	\$0	\$0	\$0	N/A	N/A
286	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	240	5	\$0	\$0	\$7,400	N/A	N/A
287	UNIVERSAL GUARANTY LIFE INSURANCE CO	0.00%	160	57	\$23,144	\$0	\$13,487	N/A	58.27%
288	UNIVERSAL UNDERWRITERS LIFE INS COMPANY	0.00%	240	2	\$0	\$0	\$10,704	N/A	N/A
289	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	163	18	\$17,852	\$0	\$0	N/A	0.00%
290	USAA LIFE INSURANCE COMPANY	0.66%	30	928	\$10,777,266	\$0	\$3,255,032	N/A	30.20%
291	VANTISLIFE INSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$469,687	N/A	N/A
292	VARIABLE ANNUITY LIFE INSURANCE COMPANY	2.31%	11	40	\$37,758,338	\$0	\$46,029,693	N/A	121.91%
293	WASHINGTON NATIONAL INSURANCE CO	0.02%	106	183	\$350,290	\$0	\$318,997	N/A	91.07%
294	WEST COAST LIFE INSURANCE COMPANY	0.05%	93	16	\$785,292	\$0	\$4,871	N/A	0.62%
295	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.00%	180	48	\$5,240	\$348	\$19,543	N/A	379.60%
296	WESTERN CATHOLIC UNION	0.56%	33	2,036	\$9,205,527	\$134,852	\$2,577,295	N/A	29.46%
297	WESTERN NATIONAL LIFE INSURANCE COMPANY	3.48%	8	11,432	\$56,819,360	\$0	\$107,665,260	N/A	189.49%
298	WESTERN RESERVE LIFE ASSUR CO OF OHIO	0.00%	209	28	\$816	\$0	\$165,801	N/A	20318.75%
299	WESTERN SOUTHERN LIFE ASSURANCE CO	4.15%	7	9,271	\$67,748,241	\$0	\$35,176,759	N/A	51.92%
300	WILLIAM PENN ASSOCIATION	0.03%	98	12	\$551,000	\$0	\$98,590	N/A	17.89%
301	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	217	5	\$500	\$0	\$8,000	N/A	1600.00%
302	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.10%	73	299	\$1,553,758	\$36,454	\$1,451,244	N/A	95.75%
303	WORLD CORP INSURANCE COMPANY	0.00%	240	0	\$0	\$0	\$7,142	N/A	N/A
304	WORLD INSURANCE COMPANY	0.00%	225	13	\$300	\$0	\$0	N/A	0.00%
TOTAL		100.00%		279,053	\$1,631,861,118	\$51,748,396	\$1,466,679,173	N/A	93.05%

## MISSOURI INDIVIDUAL ORDINARY ANNUITIES INSURANCE (with life contingencies)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

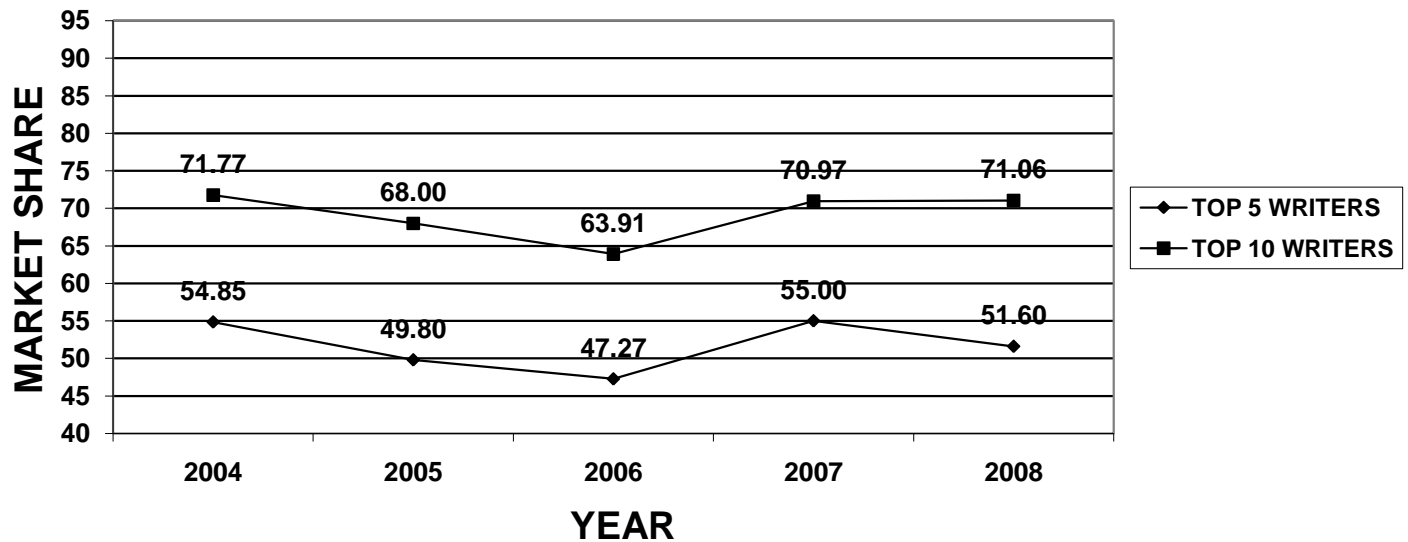
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AGL LIFE ASSURANCE COMPANY	0.00%	78	0	\$0	\$0	\$411,387	N/A	N/A
2	AIG LIFE INSURANCE COMPANY	0.00%	78	215	\$0	\$0	\$0	N/A	N/A
3	AIG SUNAMERICA LIFE ASSURANCE COMPANY	17.77%	1	9,710	\$274,227,011	\$0	\$181,363,772	N/A	66.14%
4	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.02%	56	4	\$284,000	\$0	\$3,704	N/A	1.30%
5	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	6.13%	5	1,136	\$94,679,338	\$0	\$35,888,734	N/A	37.91%
6	ALLSTATE LIFE INSURANCE COMPANY	0.28%	32	71	\$4,294,047	\$0	\$5,986,774	N/A	139.42%
7	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	78	0	\$0	\$0	\$20,000	N/A	N/A
8	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	39	992	\$1,893,315	\$0	\$964,877	N/A	50.96%
9	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	73	140	\$4,489	\$0	\$3,401,823	N/A	75781.31%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	72	11	\$5,000	\$0	\$133,393	N/A	2667.86%
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	78	2	\$0	\$0	\$0	N/A	N/A
12	AMERICAN UNITED LIFE INSURANCE CO	0.70%	27	609	\$10,853,439	\$0	\$4,961,164	N/A	45.71%
13	AMERITAS LIFE INSURANCE CORP	0.16%	35	441	\$2,484,891	\$0	\$4,459,852	N/A	179.48%
14	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	60	201	\$197,629	\$0	\$1,597,282	N/A	808.22%
15	AXA EQUITABLE LIFE INSURANCE COMPANY	1.12%	20	11,002	\$17,305,811	\$0	\$13,524,671	N/A	78.15%
16	BANNER LIFE INSURANCE COMPANY	0.00%	77	2	\$491	\$0	\$63,363	N/A	12904.89%
17	C M LIFE INSURANCE COMPANY	0.14%	36	1,214	\$2,197,581	\$0	\$23,530,537	N/A	1070.75%
18	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	75	63	\$2,200	\$0	\$296,700	N/A	13486.36%
19	COLUMBUS LIFE INSURANCE COMPANY	0.00%	78	1	\$0	\$0	\$500	N/A	N/A
20	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.05%	49	2,493	\$697,466	\$0	\$22,316,064	N/A	3199.59%
21	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	62	20	\$124,834	\$0	\$0	N/A	0.00%
22	CUNA MUTUAL INSURANCE SOCIETY	0.22%	34	756	\$3,416,953	\$0	\$12,064,699	N/A	353.08%
23	EQUITRUST LIFE INSURANCE COMPANY	0.07%	44	403	\$1,101,623	\$0	\$2,057,061	N/A	186.73%
24	FARMERS NEW WORLD LIFE INSURANCE CO	0.33%	31	253	\$5,138,276	\$0	\$802,562	N/A	15.62%
25	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	1.62%	16	2,052	\$24,950,700	\$0	\$19,142,023	N/A	76.72%
26	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	54	455	\$322,885	\$0	\$637,450	N/A	197.42%
27	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	63	101	\$124,126	\$0	\$56,410	N/A	45.45%
28	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.03%	51	1,859	\$484,591	\$0	\$8,865,213	N/A	1829.42%
29	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	2.04%	14	2,947	\$31,557,290	\$0	\$34,633,750	N/A	109.75%
30	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.10%	40	605	\$1,511,940	\$0	\$4,719,977	N/A	312.18%
31	ING LIFE INSURANCE AND ANNUITY COMPANY	0.08%	43	265	\$1,310,510	\$0	\$694,661	N/A	53.01%
32	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.59%	28	248	\$9,137,538	\$0	\$10,835,476	N/A	118.58%
33	INTEGRITY LIFE INSURANCE COMPANY	0.13%	37	446	\$2,078,025	\$0	\$4,973,957	N/A	239.36%
34	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	78	0	\$0	\$0	\$4,516	N/A	N/A
35	JACKSON NATIONAL LIFE INSURANCE COMPANY	8.15%	3	8,202	\$125,765,087	\$0	\$50,532,104	N/A	40.18%
36	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.37%	30	345	\$5,636,015	\$0	\$245,787	N/A	4.36%
37	KEMPER INVESTORS LIFE INS CO	0.10%	41	1,314	\$1,507,434	\$0	\$3,015,799	N/A	200.06%
38	LIBERTY LIFE INSURANCE COMPANY	0.00%	70	17	\$15,000	\$0	\$583,750	N/A	3891.67%
39	LINCOLN BENEFIT LIFE COMPANY	0.03%	52	619	\$482,765	\$0	\$3,869,663	N/A	801.56%
40	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	74	10	\$2,693	\$0	\$9,346	N/A	347.05%
41	LINCOLN NATIONAL LIFE INSURANCE COMPANY	12.37%	2	16,700	\$190,955,025	\$0	\$105,429,197	N/A	55.21%
42	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	3.35%	8	3,639	\$51,678,093	\$0	\$26,870,022	N/A	51.99%
43	MERRILL LYNCH LIFE INSURANCE COMPANY	0.27%	33	663	\$4,158,055	\$0	\$6,684,756	N/A	160.77%
44	METLIFE INSURANCE COMPANY OF CONNECTICUT	1.11%	21	1,859	\$17,206,864	\$0	\$0	N/A	0.00%
45	METLIFE INVESTORS INSURANCE COMPANY	5.22%	6	6,467	\$80,573,405	\$0	\$32,842,342	N/A	40.76%
46	METLIFE INVESTORS USA INSURANCE COMPANY	7.19%	4	4,627	\$110,950,544	\$0	\$5,793,648	N/A	5.22%
47	METROPOLITAN LIFE INSURANCE COMPANY	4.65%	7	1,859	\$71,855,769	\$1,384	\$90,258,326	N/A	125.61%
48	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	59	19	\$218,210	\$0	\$39,715	N/A	18.20%
49	MINNESOTA LIFE INSURANCE COMPANY	1.08%	23	1,510	\$16,605,933	\$0	\$11,711,449	N/A	70.53%
50	MML BAY STATE LIFE INSURANCE COMPANY	0.00%	76	62	\$550	\$0	\$986,817	N/A	179421.27%
51	MODERN WOODMEN OF AMERICA	0.04%	50	169	\$582,511	\$0	\$323,727	N/A	55.57%
52	MONUMENTAL LIFE INSURANCE COMPANY	1.03%	24	1,811	\$15,916,160	\$0	\$22,256,003	N/A	139.83%
53	MONY LIFE INSURANCE COMPANY OF AMERICA	0.02%	57	346	\$253,566	\$0	\$4,932,347	N/A	1945.19%
54	NATIONAL LIFE INSURANCE COMPANY	0.00%	78	15	\$0	\$0	\$138,520	N/A	N/A
55	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.00%	66	29	\$76,819	\$0	\$149,268	N/A	194.31%
56	NEW ENGLAND LIFE INSURANCE COMPANY	0.92%	25	1,328	\$14,168,839	\$0	\$2,650,566	N/A	18.71%
57	NEW YORK LIFE INSURANCE AND ANNUITY CORP	2.65%	11	6,960	\$40,890,077	\$0	\$50,084,923	N/A	122.49%
58	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.01%	15	6,971	\$31,068,425	\$708,841	\$23,088,609	N/A	76.60%
59	OHIO NATIONAL LIFE INSURANCE COMPANY THE	2.14%	13	2,532	\$32,983,142	\$0	\$34,113,957	N/A	103.43%
60	OM FINANCIAL LIFE INSURANCE COMPANY	0.00%	78	0	\$0	\$0	\$97,038	N/A	N/A
61	PACIFIC LIFE & ANNUITY COMPANY	0.01%	65	1	\$80,577	\$0	\$0	N/A	0.00%
62	PHL VARIABLE INSURANCE COMPANY	1.28%	18	2,018	\$19,804,778	\$0	\$17,366,868	N/A	87.69%
63	PHOENIX LIFE INSURANCE COMPANY	0.02%	55	834	\$291,102	\$0	\$5,222,258	N/A	1793.96%
64	PRINCIPAL LIFE INSURANCE COMPANY	1.11%	22	1,838	\$17,130,047	\$0	\$3,990,911	N/A	23.30%
65	PROTECTIVE LIFE INSURANCE COMPANY	3.32%	9	8,213	\$51,171,407	\$0	\$8,332	N/A	0.02%
66	PRUCO LIFE INSURANCE COMPANY	2.42%	12	4,591	\$37,332,870	\$0	\$33,704,412	N/A	90.28%
67	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	0.03%	53	300	\$470,547	\$0	\$4,290,035	N/A	911.71%
68	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.05%	48	2,696	\$754,102	\$0	\$12,043,188	N/A	1597.02%
69	RELIASTAR LIFE INSURANCE COMPANY	0.06%	45	626	\$933,139	\$0	\$3,356,517	N/A	359.70%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

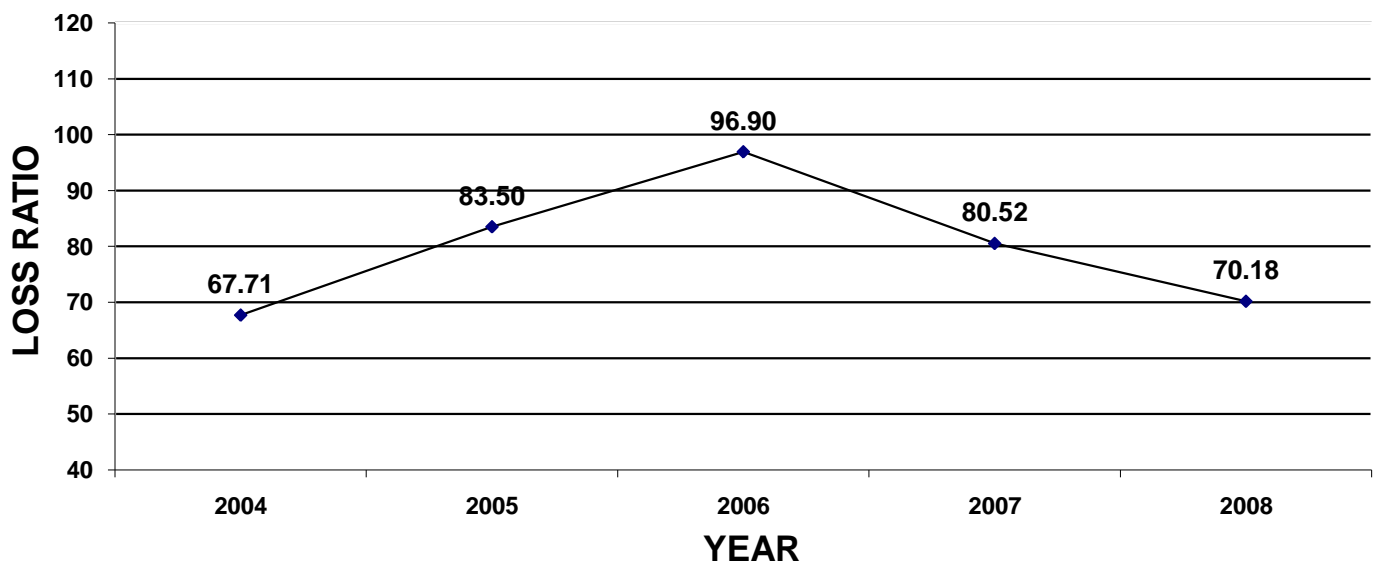
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	67	33	\$66,654	\$0	\$0	N/A	0.00%
71	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.82%	26	2,346	\$12,705,400	\$0	\$15,209,249	N/A	119.71%
72	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	78	8	\$0	\$0	\$0	N/A	N/A
73	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	69	49	\$22,157	\$0	\$121,452	N/A	548.14%
74	STATE FARM LIFE INSURANCE COMPANY	0.13%	38	2,523	\$1,993,552	\$0	\$3,183,701	N/A	159.70%
75	SUN LIFE ASSURANCE OF CANADA (US)	0.02%	58	122	\$246,809	\$0	\$373,900	N/A	151.49%
76	SYMETRA LIFE INSURANCE COMPANY	0.01%	64	2,513	\$110,891	\$0	\$612,538	N/A	552.38%
77	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	1.17%	19	3,825	\$18,051,992	\$0	\$43,263,167	N/A	239.66%
78	THRIVENT FINANCIAL FOR LUTHERANS	1.43%	17	6,672	\$22,136,464	\$0	\$25,376,969	N/A	114.64%
79	THRIVENT LIFE INSURANCE COMPANY	0.05%	47	416	\$763,194	\$0	\$1,885,238	N/A	247.02%
80	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	46	142	\$932,158	\$0	\$962,973	N/A	103.31%
81	TRANSAMERICA LIFE INSURANCE COMPANY	2.92%	10	2,745	\$45,090,306	\$0	\$19,514,753	N/A	43.28%
82	TRUSTMARK INSURANCE COMPANY	0.00%	68	392	\$52,757	\$0	\$2,295,896	N/A	4351.83%
83	UNION CENTRAL LIFE INSURANCE COMPANY	0.09%	42	743	\$1,405,396	\$0	\$3,742,443	N/A	266.29%
84	USAA LIFE INSURANCE COMPANY	0.00%	78	3	\$0	\$0	\$3,573	N/A	N/A
85	WASHINGTON NATIONAL INSURANCE CO	0.00%	78	1	\$0	\$0	\$0	N/A	N/A
86	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.52%	29	1,536	\$7,995,434	\$0	\$10,897,481	N/A	136.30%
87	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	71	26	\$7,690	\$0	\$109,993	N/A	1430.34%
88	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.01%	61	14	\$140,676	\$0	\$0	N/A	0.00%
TOTAL		100.00%		152,016	\$1,543,627,079	\$710,225	\$1,082,655,878	N/A	70.18%

## MISSOURI INDIVIDUAL VARIABLE ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



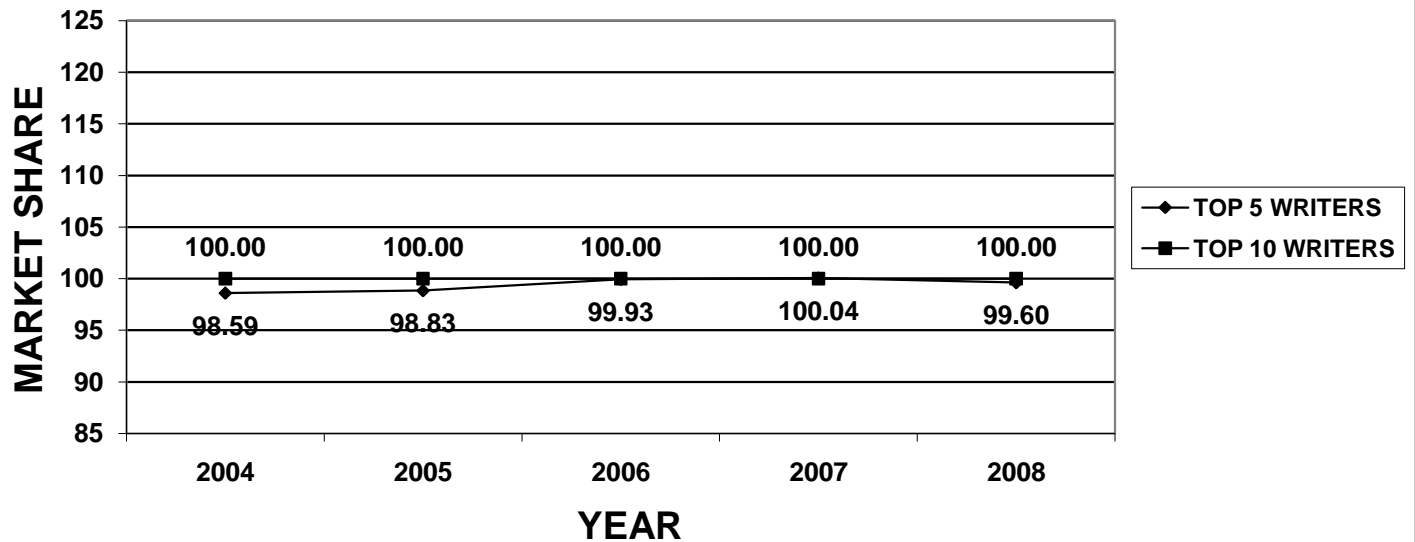
**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.25%	6	602	\$100,000	\$0	\$135,079	N/A	135.08%
2	C M LIFE INSURANCE COMPANY	0.00%	8	2	\$0	\$0	\$0	N/A	N/A
3	EQUITRUST LIFE INSURANCE COMPANY	42.34%	1	847	\$16,837,490	\$0	\$1,756,546	N/A	10.43%
4	GENWORTH LIFE AND ANNUITY INS CO	0.00%	8	0	\$0	\$0	\$131,228	N/A	N/A
5	ING USA ANNUITY AND LIFE INSURANCE CO	3.05%	4	540	\$1,212,196	\$0	\$4,537,453	N/A	374.32%
6	INTEGRITY LIFE INSURANCE COMPANY	17.38%	3	472	\$6,909,329	\$0	\$1,718,344	N/A	24.87%
7	LINCOLN BENEFIT LIFE COMPANY	0.00%	8	0	\$0	\$0	\$925,931	N/A	N/A
8	MINNESOTA LIFE INSURANCE COMPANY	0.00%	8	43	\$0	\$0	\$62,484	N/A	N/A
9	PHL VARIABLE INSURANCE COMPANY	0.00%	8	60	\$0	\$0	\$3,523,413	N/A	N/A
10	PROTECTIVE LIFE INSURANCE COMPANY	35.30%	2	22	\$14,037,671	\$0	\$0	N/A	0.00%
11	PRUCO LIFE INSURANCE COMPANY	0.00%	8	28	\$0	\$0	\$0	N/A	N/A
12	RIVERSOURCE LIFE INSURANCE COMPANY	1.53%	5	21	\$608,924	\$0	\$17,127	N/A	2.81%
13	STANDARD LIFE INSURANCE CO OF INDIANA	0.15%	7	86	\$59,282	\$0	\$545,704	N/A	920.52%
TOTAL		100.00%		2,723	\$39,764,892	\$0	\$13,353,309	N/A	33.58%

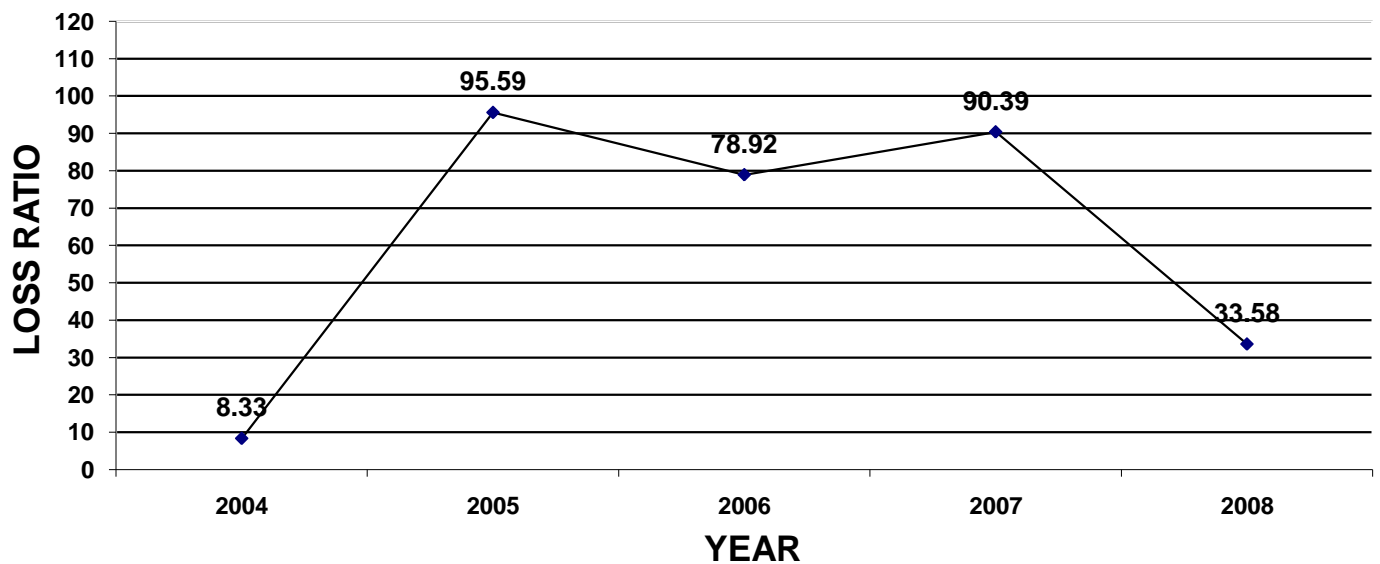


## MISSOURI INDIVIDUAL MODIFIED GUARANTEED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

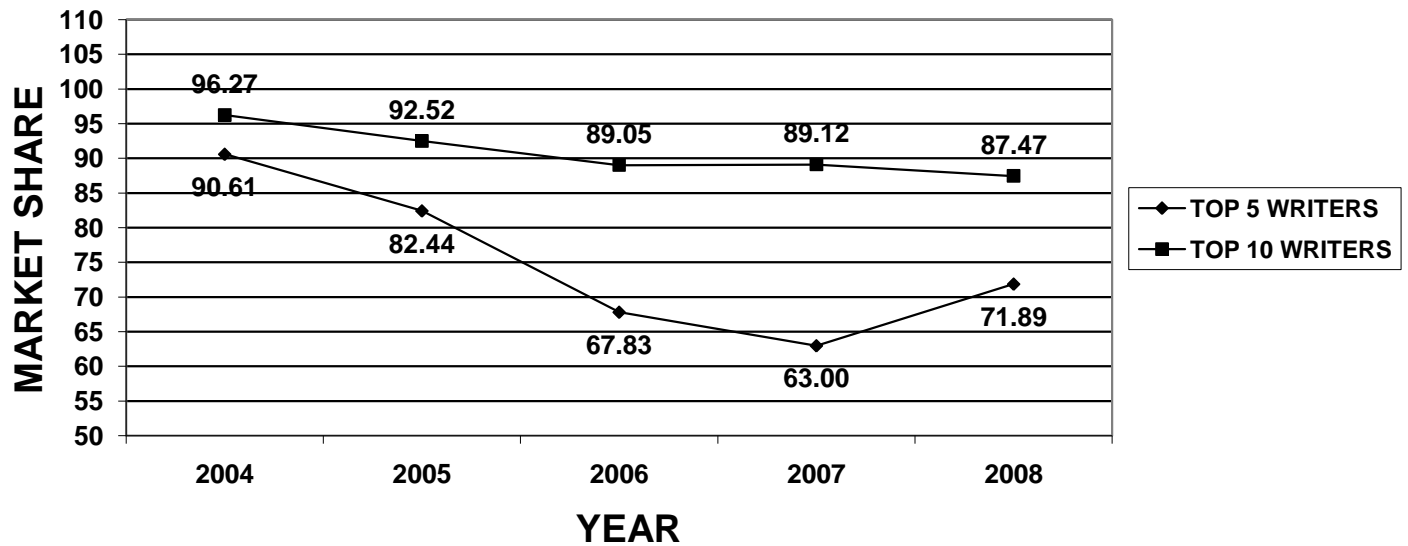


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL EQUITY INDEXED ANNUITIES**

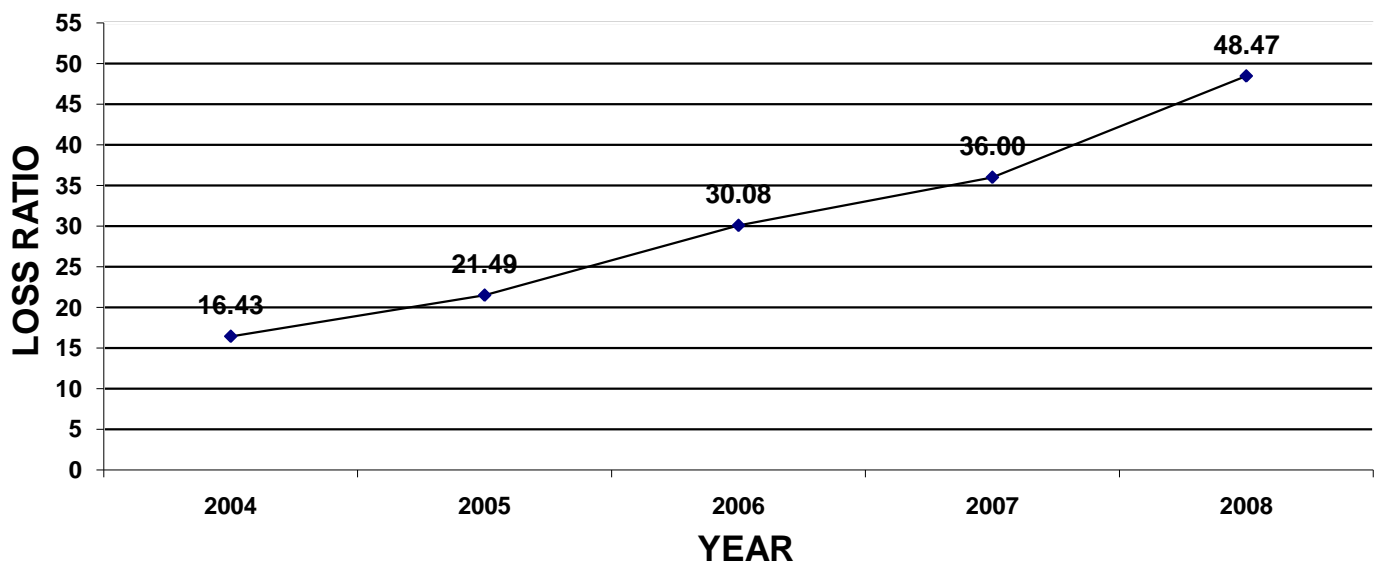
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INS CO OF NORTH AMERICA	15.03%	2	13,904	\$65,452,981	\$0	\$50,469,924	N/A	77.11%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	36	0	\$0	\$0	\$452,015	N/A	N/A
3	AMERICAN EQUITY INVESTMENT LIFE INS CO	13.03%	3	6,023	\$56,720,991	\$0	\$25,023,345	N/A	44.12%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.31%	19	271	\$1,340,005	\$0	\$1,956,567	N/A	146.01%
5	AMERICAN INVESTORS LIFE INS CO	27.53%	1	5,246	\$119,869,233	\$0	\$21,059,469	N/A	17.57%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.19%	23	11	\$815,984	\$0	\$246,865	N/A	30.25%
7	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.06%	29	229	\$282,655	\$0	\$881,984	N/A	312.04%
8	ANNUITY INVESTORS LIFE INSURANCE CO	0.02%	32	33	\$80,192	\$0	\$9,061	N/A	11.30%
9	AVIVA LIFE AND ANNUITY COMPANY	0.00%	36	2,659	\$0	\$0	\$20,046,723	N/A	N/A
10	BANKERS LIFE AND CASUALTY COMPANY	3.20%	8	873	\$13,920,577	\$0	\$3,276,198	N/A	23.53%
11	BENEFICIAL LIFE INSURANCE COMPANY	0.04%	30	5	\$180,329	\$0	\$5,538	N/A	3.07%
12	CONSECO INSURANCE COMPANY	0.07%	28	502	\$290,291	\$0	\$4,787,708	N/A	1649.28%
13	COUNTRY INVESTORS LIFE ASSURANCE CO	0.00%	36	5	\$0	\$0	\$0	N/A	N/A
14	CUNA MUTUAL INSURANCE SOCIETY	0.23%	22	53	\$1,019,666	\$0	\$19,138	N/A	1.88%
15	EQUITRUST LIFE INSURANCE COMPANY	3.00%	9	1,854	\$13,055,980	\$0	\$5,457,779	N/A	41.80%
16	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	36	286	\$0	\$0	\$0	N/A	N/A
17	FORETHOUGHT LIFE INSURANCE COMPANY	0.51%	16	39	\$2,227,394	\$0	\$9,710	N/A	0.44%
18	FORT DEARBORN LIFE INSURANCE COMPANY	0.27%	21	25	\$1,178,247	\$0	\$2,400	N/A	0.20%
19	GENWORTH LIFE INSURANCE COMPANY	0.02%	31	9	\$100,000	\$0	\$89,241	N/A	89.24%
20	GREAT AMERICAN LIFE INSURANCE COMPANY	2.64%	11	199	\$11,476,497	\$0	\$3,796,446	N/A	33.08%
21	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	36	4	\$0	\$0	\$9,329	N/A	N/A
22	ING USA ANNUITY AND LIFE INSURANCE CO	3.30%	7	2,140	\$14,368,979	\$0	\$10,023,018	N/A	69.75%
23	INTEGRITY LIFE INSURANCE COMPANY	0.00%	36	2	\$0	\$0	\$0	N/A	N/A
24	INVESTORS INSURANCE CORPORATION	0.10%	25	294	\$451,705	\$0	\$1,536,611	N/A	340.18%
25	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.26%	14	1,243	\$5,495,850	\$0	\$6,099,699	N/A	110.99%
26	LAFAYETTE LIFE INSURANCE COMPANY THE	0.40%	18	123	\$1,758,329	\$0	\$0	N/A	0.00%
27	LIBERTY LIFE INSURANCE COMPANY	0.42%	17	437	\$1,841,211	\$0	\$3,446,844	N/A	187.21%
28	LIFE INSURANCE COMPANY OF THE SOUTHWEST	2.13%	13	815	\$9,283,511	\$0	\$3,019,935	N/A	32.53%
29	LINCOLN BENEFIT LIFE COMPANY	1.06%	15	0	\$4,598,444	\$0	\$3,569,407	N/A	77.62%
30	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.21%	12	1,689	\$9,611,292	\$0	\$9,464,540	N/A	98.47%
31	MIDLAND NATIONAL LIFE INSURANCE COMPANY	3.38%	6	1,283	\$14,734,889	\$0	\$2,681,803	N/A	18.20%
32	MML BAY STATE LIFE INSURANCE COMPANY	0.00%	36	1	\$0	\$0	-\$453	N/A	N/A
33	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	36	31	\$0	\$0	\$0	N/A	N/A
34	NATIONAL WESTERN LIFE INSURANCE CO	0.00%	36	269	\$0	\$0	\$0	N/A	N/A
35	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	9.95%	4	1,822	\$43,333,903	\$0	\$2,564,391	N/A	5.92%
36	OM FINANCIAL LIFE INSURANCE COMPANY	6.35%	5	3,755	\$27,645,354	\$0	\$26,299,769	N/A	95.13%
37	PHYSICIANS LIFE INSURANCE COMPANY	0.07%	27	58	\$311,073	\$0	\$112,312	N/A	36.10%
38	PRINCIPAL LIFE INSURANCE COMPANY	0.09%	26	81	\$395,008	\$0	\$10,004	N/A	2.53%
39	PROTECTIVE LIFE INSURANCE COMPANY	2.70%	10	53	\$11,778,381	\$0	\$0	N/A	0.00%
40	RELIASTAR LIFE INSURANCE COMPANY	0.00%	36	2	\$0	\$0	\$0	N/A	N/A
41	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	35	250	\$18	\$0	\$1,489,130	N/A	8272944.44%
42	STANDARD INSURANCE COMPANY	0.28%	20	39	\$1,199,209	\$0	\$167,368	N/A	13.96%
43	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	34	28	\$18,638	\$0	\$249,920	N/A	1340.92%
44	SUN LIFE ASSURANCE OF CANADA (US)	0.01%	33	119	\$44,093	\$0	\$1,425,958	N/A	3233.98%
45	SYMETRA LIFE INSURANCE COMPANY	0.00%	36	10	\$0	\$0	\$359,254	N/A	N/A
46	UNION CENTRAL LIFE INSURANCE COMPANY	0.13%	24	171	\$563,580	\$0	\$943,200	N/A	167.36%
47	WASHINGTON NATIONAL INSURANCE CO	0.00%	36	7	\$0	\$0	\$0	N/A	N/A
48	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.00%	36.00	6.00	0.00	0.00	0.00	N/A	N/A
TOTAL		100.00%		46,958	\$435,444,489	\$0	\$211,062,150	N/A	48.47%

## MISSOURI INDIVIDUAL EQUITY INDEXED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACACIA LIFE INSURANCE CO	1.19%	21	15	\$976,679	\$0	\$0	N/A	0.00%
2	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.00%	104	82	\$0	\$0	\$417,900	N/A	N/A
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	104	40	\$0	\$0	\$582,808	N/A	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.22%	49	0	\$179,563	\$0	\$0	N/A	0.00%
5	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	76	98	\$6,117	\$0	\$0	N/A	0.00%
6	AMERICAN INVESTORS LIFE INS CO	9.29%	1	315	\$7,640,999	\$0	\$0	N/A	0.00%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	104	31	\$0	\$0	\$817,231	N/A	N/A
8	AMERICAN UNITED LIFE INSURANCE CO	0.28%	44	27	\$233,699	\$0	\$0	N/A	0.00%
9	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.01%	73	401	\$9,865	\$0	\$0	N/A	0.00%
10	AMERITAS LIFE INSURANCE CORP	0.90%	28	24	\$737,816	\$0	\$0	N/A	0.00%
11	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	104	4	\$0	\$0	\$56,447	N/A	N/A
12	ASSURITY LIFE INSURANCE COMPANY	0.19%	50	1	\$155,656	\$0	\$0	N/A	0.00%
13	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	104	20	\$0	\$0	\$0	N/A	N/A
14	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	80	1	\$5,124	\$0	\$0	N/A	0.00%
15	AVIVA LIFE AND ANNUITY COMPANY	2.64%	13	207	\$2,171,787	\$0	\$0	N/A	0.00%
16	AXA EQUITABLE LIFE INSURANCE COMPANY	0.08%	63	11	\$63,195	\$0	\$1,083	N/A	1.71%
17	BANKERS LIFE AND CASUALTY COMPANY	1.14%	23	58	\$939,636	\$0	\$0	N/A	0.00%
18	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	87	31	\$2,494	\$0	\$0	N/A	0.00%
19	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	104	2	\$0	\$0	\$24,012	N/A	N/A
20	C M LIFE INSURANCE COMPANY	0.00%	104	4	\$0	\$0	\$0	N/A	N/A
21	CATHOLIC KNIGHTS	0.03%	66	99	\$22,632	\$0	\$0	N/A	0.00%
22	CATHOLIC ORDER OF FORESTERS	0.02%	68	3	\$15,575	\$0	\$0	N/A	0.00%
23	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	93	0	\$1,118	\$0	\$0	N/A	0.00%
24	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	104	4	\$0	\$0	-\$51,707	N/A	N/A
25	CINCINNATI LIFE INSURANCE COMPANY THE	0.13%	57	14	\$110,678	\$0	\$0	N/A	0.00%
26	COLORADO BANKERS LIFE INS CO	0.00%	89	0	\$2,181	\$0	\$0	N/A	0.00%
27	CONSECO LIFE INSURANCE CO	0.00%	104	59	\$0	\$0	\$0	N/A	N/A
28	CONTINENTAL ASSURANCE COMPANY	0.00%	104	10	\$0	\$0	\$0	N/A	N/A
29	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	97	18	\$242	\$0	\$0	N/A	0.00%
30	EMC NATIONAL LIFE COMPANY	0.02%	67	14	\$16,741	\$0	\$2,453,111	N/A	14653.31%
31	EMPLOYEES LIFE COMPANY (MUTUAL)	2.31%	16	63	\$1,899,646	\$0	\$1,431,187	N/A	75.34%
32	EQUITRUST LIFE INSURANCE COMPANY	1.73%	18	40	\$1,425,775	\$0	\$0	N/A	0.00%
33	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	104	19	\$0	\$0	\$66,637	N/A	N/A
34	FARMERS NEW WORLD LIFE INSURANCE CO	5.27%	6	11	\$4,337,607	\$0	\$0	N/A	0.00%
35	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	86	14	\$3,189	\$0	\$0	N/A	0.00%
36	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	104	37	\$0	\$0	\$0	N/A	N/A
37	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.10%	59	287	\$85,966	\$0	\$0	N/A	0.00%
38	FIRST CATHOLIC SLOVAK LADIES ASSOC OF THE UNITE	0.00%	104	0	\$0	\$0	\$1,000	N/A	N/A
39	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.84%	31	189	\$687,478	\$0	\$0	N/A	0.00%
40	GENWORTH LIFE INSURANCE COMPANY	3.76%	8	293	\$3,094,039	\$0	\$0	N/A	0.00%
41	GLENER LIFE INSURANCE SOCIETY	0.00%	102	0	\$52	\$0	\$0	N/A	0.00%
42	GREAT AMERICAN LIFE INSURANCE COMPANY	0.33%	43	168	\$274,627	\$0	\$3,122,858	N/A	1137.13%
43	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	90	40	\$1,879	\$0	\$0	N/A	0.00%
44	GUARANTY INCOME LIFE INSURANCE COMPANY	0.19%	51	4	\$152,914	\$0	\$0	N/A	0.00%
45	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.01%	82	11	\$4,831	\$0	\$0	N/A	0.00%
46	HARTFORD LIFE INSURANCE COMPANY	2.49%	15	91	\$2,047,715	\$0	\$499,587	N/A	24.40%
47	IDEALIFE INSURANCE COMPANY	0.00%	94	4	\$465	\$0	\$0	N/A	0.00%
48	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.37%	39	181	\$303,371	\$0	\$0	N/A	0.00%
49	INDEPENDENT ORDER OF FORESTERS THE	0.37%	40	17	\$300,758	\$0	\$0	N/A	0.00%
50	ING LIFE INSURANCE AND ANNUITY COMPANY	0.43%	33	339	\$352,776	\$0	\$1,009,890	N/A	286.27%
51	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	104	324	\$0	\$0	\$0	N/A	N/A
52	INTEGRITY LIFE INSURANCE COMPANY	0.00%	104	16	\$0	\$0	\$387,288	N/A	N/A
53	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.00%	104	3	\$0	\$0	\$0	N/A	N/A
54	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.28%	45	263	\$226,591	\$0	\$0	N/A	0.00%
55	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	104	1	\$0	\$0	\$0	N/A	N/A
56	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	104	3,366	\$0	\$0	\$16,512,778	N/A	N/A
57	KEMPER INVESTORS LIFE INS CO	0.23%	48	126	\$192,688	\$0	\$0	N/A	0.00%
58	KNIGHTS OF COLUMBUS	6.04%	5	4,608	\$4,969,273	\$114,856	\$5,397,620	N/A	110.93%
59	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	104	15	\$0	\$0	\$0	N/A	N/A
60	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	104	275	\$0	\$0	\$19,688	N/A	N/A
61	LIBERTY LIFE INSURANCE COMPANY	0.01%	77	52	\$5,615	\$0	\$0	N/A	0.00%
62	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.06%	64	13	\$50,612	\$0	\$0	N/A	0.00%
63	LIFESECURE INSURANCE COMPANY	0.00%	104	1	\$0	\$0	\$7,129	N/A	N/A
64	LINCOLN BENEFIT LIFE COMPANY	1.51%	19	160	\$1,242,649	\$0	\$2,267,820	N/A	182.50%
65	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	92	3	\$1,400	\$0	\$0	N/A	0.00%
66	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	0.01%	71	2,592	\$11,995	\$0	\$0	N/A	0.00%
67	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	84	8	\$3,707	\$0	\$0	N/A	0.00%
68	MERRILL LYNCH LIFE INSURANCE COMPANY	0.39%	36	35	\$321,625	\$0	\$0	N/A	0.00%
69	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	104	10	\$0	\$0	\$0	N/A	N/A

**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

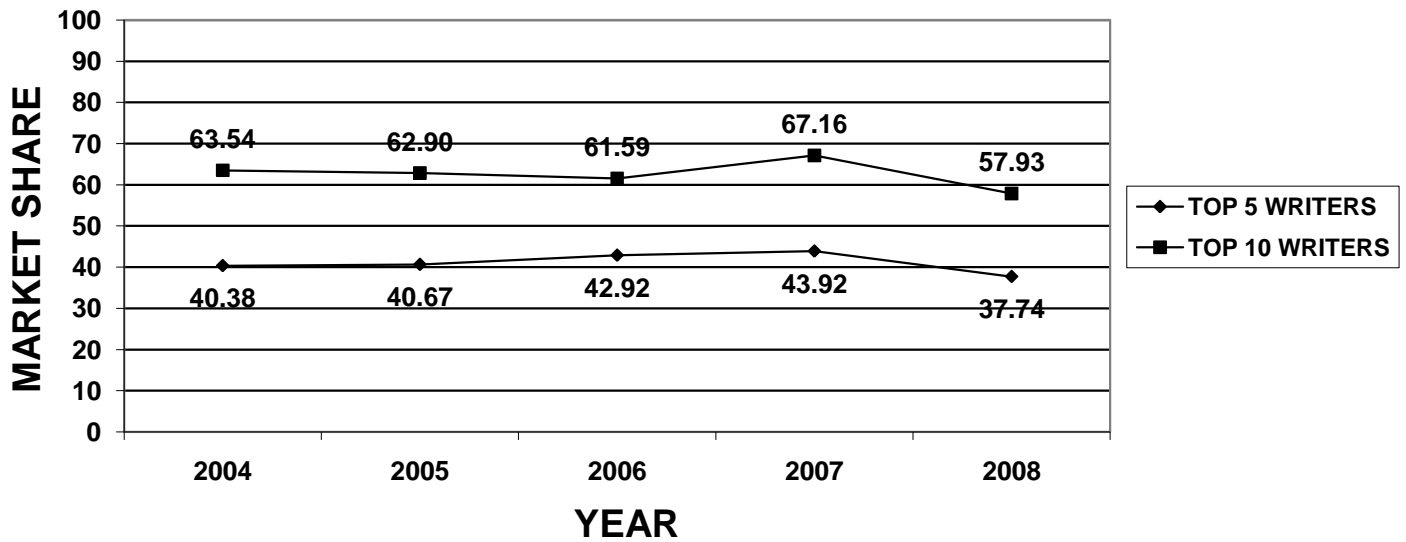
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	METLIFE INVESTORS INSURANCE COMPANY	0.18%	52	86	\$150,000	\$0	\$0	N/A	0.00%
71	METLIFE INVESTORS USA INSURANCE COMPANY	3.61%	10	5	\$2,969,947	\$0	\$0	N/A	0.00%
72	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	104	156	\$0	\$0	\$0	N/A	N/A
73	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.14%	56	10	\$115,859	\$0	\$20,903	N/A	18.04%
74	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	99	1	\$183	\$0	\$0	N/A	0.00%
75	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	104	6	\$0	\$0	\$0	N/A	N/A
76	MINNESOTA LIFE INSURANCE COMPANY	0.85%	30	355	\$702,810	\$0	\$0	N/A	0.00%
77	MODERN WOODMEN OF AMERICA	0.12%	58	27	\$101,347	\$0	\$0	N/A	0.00%
78	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	85	219	\$3,190	\$0	\$164,427	N/A	5154.45%
79	MTL INSURANCE COMPANY	0.36%	41	103	\$298,402	\$0	\$0	N/A	0.00%
80	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	104	40	\$0	\$0	\$0	N/A	N/A
81	NATIONWIDE LIFE INSURANCE COMPANY OF AMERICA	0.67%	32	5	\$552,569	\$0	\$0	N/A	0.00%
82	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	104	12	\$0	\$0	\$0	N/A	N/A
83	NEW YORK LIFE INS AND ANNUITY CORPORATION	2.97%	12	81	\$2,445,218	\$0	\$0	N/A	0.00%
84	NEW YORK LIFE INSURANCE COMPANY	0.00%	104	116	\$0	\$0	\$0	N/A	N/A
85	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.97%	24	21	\$794,780	\$0	\$230,893	N/A	29.05%
86	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.61%	14	50	\$2,149,899	\$0	\$0	N/A	0.00%
87	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.38%	38	58	\$313,782	\$0	\$314,688	N/A	100.29%
88	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	83	118	\$4,153	\$0	\$0	N/A	0.00%
89	OM FINANCIAL LIFE INSURANCE COMPANY	7.71%	3	378	\$6,342,856	\$0	\$0	N/A	0.00%
90	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	98	0	\$219	\$0	\$0	N/A	0.00%
91	PACIFIC LIFE & ANNUITY COMPANY	0.00%	104	51	\$0	\$0	\$367,667	N/A	N/A
92	PACIFIC LIFE INSURANCE COMPANY	0.00%	104	29	\$0	\$0	\$608,611	N/A	N/A
93	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	104	391	\$0	\$0	\$0	N/A	N/A
94	PAUL REVERE VARIABLE ANNUITY INS COMPANY THE	0.01%	78	109	\$5,577	\$0	\$0	N/A	0.00%
95	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.10%	60	7	\$85,452	\$0	\$0	N/A	0.00%
96	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	104	1	\$0	\$0	\$0	N/A	N/A
97	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	100	3	\$100	\$0	\$0	N/A	0.00%
98	PHOENIX LIFE INSURANCE COMPANY	6.53%	4	2,765	\$5,372,660	\$0	\$0	N/A	0.00%
99	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	104	3	\$0	\$0	\$10,181	N/A	N/A
100	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	72	34	\$11,760	\$0	\$0	N/A	0.00%
101	PRESIDENTIAL LIFE INSURANCE COMPANY	0.16%	55	9	\$130,730	\$0	\$64,273	N/A	49.16%
102	PRINCIPAL LIFE INSURANCE COMPANY	0.24%	46	151	\$197,570	\$0	\$0	N/A	0.00%
103	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.09%	61	4	\$77,400	\$0	\$0	N/A	0.00%
104	PROTECTIVE LIFE INSURANCE COMPANY	8.16%	2	279	\$6,709,421	\$0	\$0	N/A	0.00%
105	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.00%	104	50	\$0	\$0	\$0	N/A	N/A
106	PRUCO LIFE INSURANCE COMPANY	0.24%	47	35	\$194,643	\$0	\$0	N/A	0.00%
107	PRUDENTIAL ANNUITIES LIFE ASSUR CORP	0.97%	25	20	\$794,023	\$0	\$0	N/A	0.00%
108	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.40%	35	111	\$329,550	\$0	\$652,631	N/A	198.04%
109	RELIASTAR LIFE INSURANCE COMPANY	0.00%	104	352	\$0	\$0	\$450	N/A	N/A
110	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	104	25	\$0	\$0	\$0	N/A	N/A
111	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.01%	74	595	\$8,817	\$0	\$0	N/A	0.00%
112	RIVERSOURCE LIFE INSURANCE COMPANY	0.02%	69	1	\$15,000	\$0	\$8,224,574	N/A	54830.49%
113	ROYAL NEIGHBORS OF AMERICA	0.00%	91	5	\$1,449	\$0	\$0	N/A	0.00%
114	SAVINGS BANK LIFE INS CO OF MASSACHUSETTS THE	0.01%	81	1	\$5,031	\$0	\$0	N/A	0.00%
115	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	104	14	\$0	\$0	\$15,502	N/A	N/A
116	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	79	1	\$5,360	\$0	\$268	N/A	5.00%
117	SHELTER LIFE INSURANCE COMPANY	1.20%	20	4,795	\$989,361	\$0	\$0	N/A	0.00%
118	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	96	4	\$306	\$0	\$0	N/A	0.00%
119	STANDARD INSURANCE COMPANY	0.04%	65	44	\$36,245	\$0	\$41,739	N/A	115.16%
120	STANDARD LIFE INSURANCE COMPANY OF INDIANA	1.99%	17	223	\$1,637,567	\$0	\$1,307,250	N/A	79.83%
121	STATE FARM LIFE INSURANCE COMPANY	0.38%	37	4	\$315,641	\$0	\$0	N/A	0.00%
122	SUN LIFE ASSURANCE COMPANY OF CANADA	3.25%	11	92	\$2,669,000	\$0	\$0	N/A	0.00%
123	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	104	56	\$0	\$0	\$0	N/A	N/A
124	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	104	22	\$0	\$0	\$22,838	N/A	N/A
125	SURETY LIFE INSURANCE COMPANY	0.00%	104	1	\$0	\$0	\$0	N/A	N/A
126	SYMETRA LIFE INSURANCE COMPANY	0.17%	53	70	\$137,587	\$0	\$0	N/A	0.00%
127	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	3.84%	7	326	\$3,156,915	\$0	\$0	N/A	0.00%
128	THRIVENT FINANCIAL FOR LUTHERANS	3.70%	9	1,797	\$3,044,461	\$0	\$0	N/A	0.00%
129	TIAA-CREF LIFE INSURANCE COMPANY	0.02%	70	1	\$12,362	\$0	\$0	N/A	0.00%
130	TIME INSURANCE COMPANY	0.91%	27	195	\$745,562	\$0	\$0	N/A	0.00%
131	TRANSAMERICA LIFE INSURANCE COMPANY	1.15%	22	286	\$947,425	\$0	\$0	N/A	0.00%
132	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	88	12	\$2,360	\$0	\$0	N/A	0.00%
133	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	75	2,804	\$7,327	\$0	\$0	N/A	0.00%
134	UNITED HERITAGE LIFE INSURANCE COMPANY	0.08%	62	6	\$66,735	\$0	\$0	N/A	0.00%
135	UNITED INVESTORS LIFE INSURANCE COMPANY	0.88%	29	814	\$726,459	\$0	\$624,056	N/A	85.90%
136	UNITED LIFE INSURANCE COMPANY	0.35%	42	39	\$290,962	\$0	\$0	N/A	0.00%
137	USAA LIFE INSURANCE COMPANY	0.16%	54	42	\$135,455	\$0	\$314,254	N/A	232.00%

**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

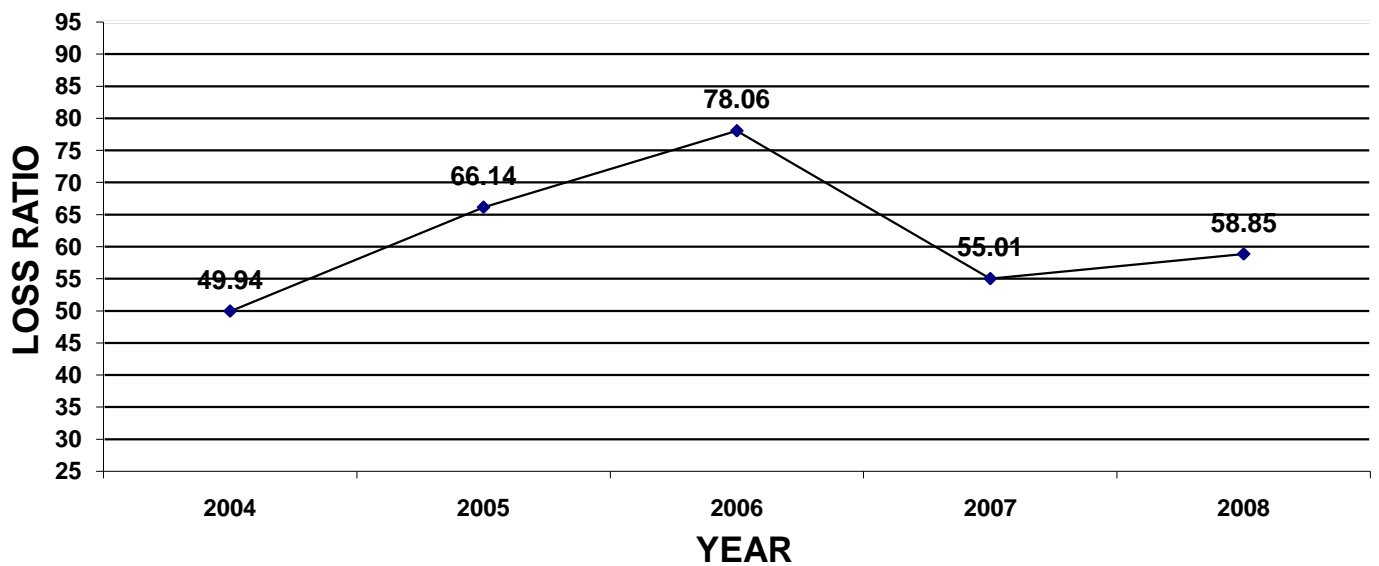
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	WASHINGTON NATIONAL INSURANCE CO	0.00%	104	215	\$0	\$0	\$0	N/A	N/A
139	WESTERN CATHOLIC UNION	0.42%	34	36	\$348,139	\$0	\$276,791	N/A	79.51%
140	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	101	4	\$83	\$0	\$0	N/A	0.00%
141	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	104	26	\$0	\$0	\$0	N/A	N/A
142	WILLIAM PENN ASSOCIATION	0.00%	95	0	\$425	\$0	\$0	N/A	0.00%
143	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	103	1	\$7	\$0	\$0	N/A	0.00%
144	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.96%	26	654	\$787,416	\$0	\$0	N/A	0.00%
TOTAL		100.00%		34,734	\$82,238,597	\$114,856	\$48,286,363	N/A	58.85%

**MISSOURI INDIVIDUAL DEPOSIT-TYPE FUNDS INSURANCE**  
(Including variable contracts without life contingencies)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



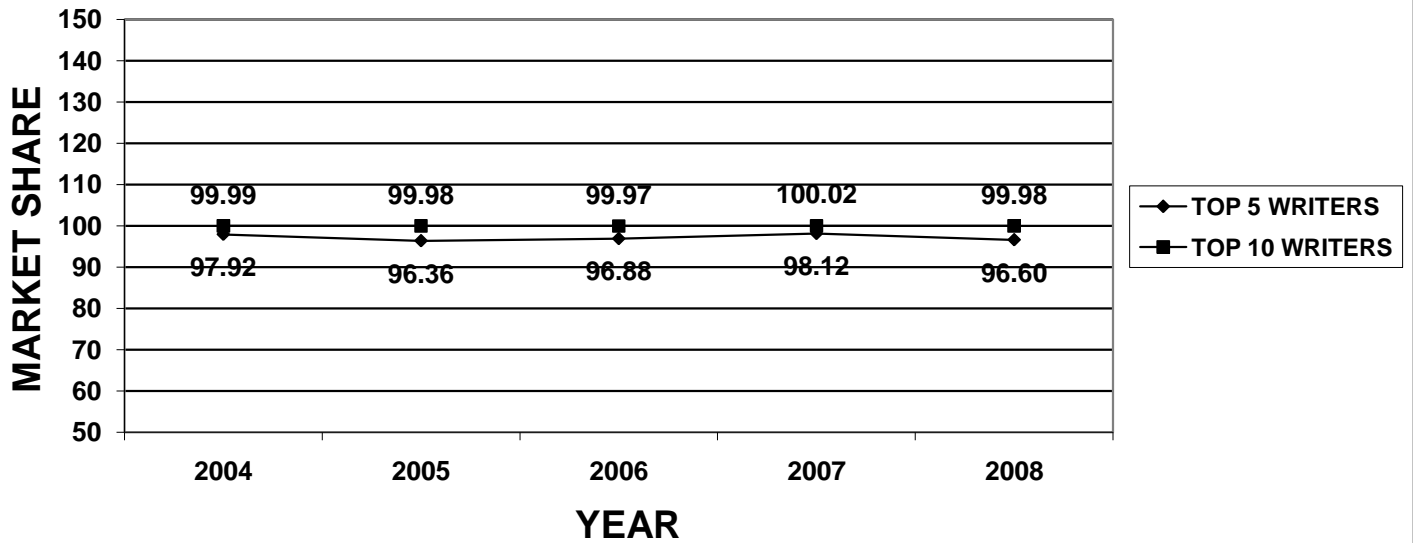
**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL OTHER CONSIDERATIONS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	14	1	\$300	\$0	\$0	N/A	0.00%
2	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	15	0	\$0	\$0	\$20,823	N/A	N/A
3	COUNTRY LIFE INSURANCE COMPANY	0.00%	15	0	\$0	\$0	\$21,569	N/A	N/A
4	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.06%	10	608	\$235,442	\$0	\$0	N/A	0.00%
5	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	15	0	\$0	\$0	\$132,366	N/A	N/A
6	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.00%	15	4	\$0	\$0	\$31,525	N/A	N/A
7	HARTFORD LIFE AND ANNUITY INSURANCE CO	36.59%	1	24,780	\$154,044,242	\$133	\$224,087,373	N/A	145.47%
8	HARTFORD LIFE INSURANCE COMPANY	12.61%	4	11,270	\$53,100,505	\$0	\$88,226,091	N/A	166.15%
9	JOHN HANCOCK LIFE INSURANCE COMPANY	3.19%	5	6,845	\$13,431,375	\$0	\$0	N/A	0.00%
10	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	31.34%	2	0	\$131,953,372	\$0	\$0	N/A	0.00%
11	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.00%	12	0	\$4,800	\$0	\$0	N/A	0.00%
12	KANSAS CITY LIFE INSURANCE COMPANY	0.11%	9	224	\$466,151	\$0	\$454,532	N/A	97.51%
13	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	1.48%	6	273	\$6,227,540	\$0	\$0	N/A	0.00%
14	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.38%	8	710	\$1,590,621	\$0	\$4,114,399	N/A	258.67%
15	NATIONWIDE LIFE INSURANCE COMPANY	12.86%	3	6,999	\$54,156,712	\$0	\$57,245,511	N/A	105.70%
16	PENN INSURANCE AND ANNUITY COMPAY THE	0.00%	15	1	\$0	\$0	\$4,549	N/A	N/A
17	PENN MUTUAL LIFE INSURANCE COMPANY THE	1.36%	7	37	\$5,718,326	\$0	\$18,830	N/A	0.33%
18	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.02%	11	1	\$77,124	\$0	\$0	N/A	0.00%
19	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	13	106	\$1,065	\$0	\$1,672,613	N/A	157052.86%
TOTAL		100.00%		51,859	\$421,007,575	\$133	\$376,030,181	N/A	89.32%

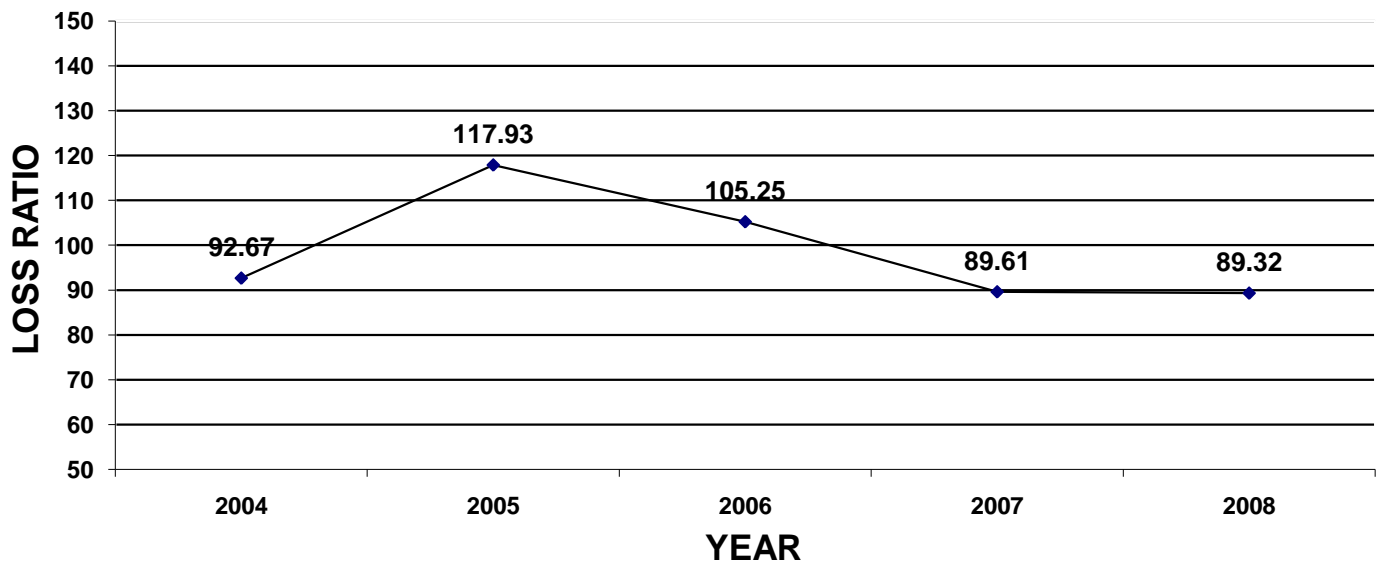


## MISSOURI INDIVIDUAL OTHER CONSIDERATIONS

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	274	496	\$196,947	\$0	\$10,492	\$32,039	5.33%
2	AAA LIFE INSURANCE COMPANY	0.02%	168	2,624	\$1,429,893	\$0	\$379,038	\$273,828	26.51%
3	ACACIA LIFE INSURANCE CO	0.02%	177	976	\$1,202,411	\$78,460	\$2,147,717	\$25,031	185.14%
4	AETNA LIFE INSURANCE COMPANY	0.01%	204	2,906	\$631,517	\$637,206	\$3,403,709	\$40,216	639.87%
5	AGL LIFE ASSURANCE COMPANY	0.00%	352	29	\$31,134	\$0	\$411,387	\$26,799	1321.34%
6	AIG LIFE INSURANCE COMPANY	0.01%	249	2,220	\$315,083	\$0	\$3,201,296	\$387,532	1016.02%
7	AIG SUNAMERICA LIFE ASSURANCE COMPANY	4.64%	3	12,385	\$282,917,767	\$0	\$185,126,644	\$75,708	65.43%
8	ALFA LIFE INSURANCE CORPORATION	0.00%	426	1	\$0	\$0	\$0	\$10	N/A
9	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	426	1	\$0	\$0	\$2,449	\$0	N/A
10	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	253	4	\$284,000	\$0	\$3,704	\$0	1.30%
11	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	2.97%	8	23,931	\$181,038,811	\$0	\$118,635,287	\$371,932	65.53%
12	ALLSTATE LIFE INSURANCE COMPANY	0.41%	61	18,226	\$25,075,517	\$0	\$32,367,389	\$1,289,816	129.08%
13	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	345	70	\$35,523	\$0	\$214,538	\$11,337	603.94%
14	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	414	13	\$304	\$0	\$0	\$32	0.00%
15	AMERICAN AMICABLE LIFE INS COMPANY OF TEXAS	0.01%	208	1,659	\$608,265	\$825	\$222,756	\$53,797	36.76%
16	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	271	384	\$198,536	\$0	\$624,973	\$13,861	314.79%
17	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	350	299	\$31,812	\$295	\$37,704	\$1,430	119.45%
18	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	357	59	\$20,236	\$1,709	\$2,387	\$3,335	20.24%
19	AMERICAN EQUITY INVESTMENT LIFE INS COMPANY	0.95%	30	7,504	\$57,701,185	\$0	\$34,810,117	\$2,955	60.33%
20	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.04%	141	11,997	\$2,532,842	\$0	\$985,252	\$483,268	38.90%
21	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.80%	34	111,678	\$48,949,191	\$5,903,059	\$32,233,788	\$9,632,419	77.91%
22	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	297	3,685	\$113,734	\$0	\$61,721	\$8,747	54.27%
23	AMERICAN FIDELITY ASSURANCE COMPANY	0.08%	115	10,094	\$4,638,426	\$16,044	\$3,612,296	\$459,351	78.22%
24	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.01%	241	1,999	\$372,944	\$1,245	\$200,903	\$25,164	54.20%
25	AMERICAN FINANCIAL SECURITY LIFE INS COMPANY	0.00%	369	7	\$11,284	\$0	\$0	\$132	0.00%
26	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	333	0	\$49,094	\$0	\$45,950	\$0	93.60%
27	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.18%	85	110,232	\$11,113,436	\$29,823	\$12,971,292	\$858,960	116.99%
28	AMERICAN GENERAL LIFE INSURANCE CO	1.18%	22	62,115	\$71,767,940	\$1,756,945	\$55,157,686	\$11,998,018	79.30%
29	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	321	3,674	\$65,691	\$4,420	\$227,411	\$7,397	352.91%
30	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.07%	119	11,662	\$4,368,442	\$0	\$1,575,124	\$532,951	36.06%
31	AMERICAN HOME LIFE INSURANCE COMPANY	0.03%	162	4,857	\$1,590,054	\$35,049	\$1,517,570	\$169,585	97.65%
32	AMERICAN INCOME LIFE INSURANCE CO	0.16%	88	27,586	\$9,479,075	\$333	\$2,883,836	\$531,060	30.43%
33	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	320	38	\$68,974	\$0	\$1,420,523	\$995	2059.51%
34	AMERICAN INVESTORS LIFE INS CO	2.10%	16	7,902	\$127,882,561	\$4,780	\$39,394,421	\$3,999	30.81%
35	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	415	1	\$300	\$0	\$0	\$0	0.00%
36	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	256	3,923	\$256,717	\$23,645	\$937,354	\$15,906	374.34%
37	AMERICAN NATIONAL INSURANCE COMPANY	0.70%	36	64,413	\$42,796,824	\$70,153	\$22,827,848	\$1,116,032	53.50%
38	AMERICAN NATIONAL LIFE INS COMPANY OF TEXAS	0.00%	284	243	\$160,125	\$0	\$182,034	\$30,535	113.68%
39	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.01%	224	831	\$453,516	\$0	\$245,776	\$7,732	54.19%
40	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO C	0.00%	399	6	\$2,246	\$0	\$4,000	\$89	178.09%
41	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	364	54	\$14,927	\$0	\$10,000	\$728	66.99%
42	AMERICAN REPUBLIC INSURANCE COMPANY	0.02%	172	4,051	\$1,282,252	\$21,134	\$1,221,308	\$210,226	96.90%
43	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	426	243	\$0	\$0	\$182,351	\$2	N/A
44	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	426	3	\$0	\$0	\$0	\$52	N/A
45	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	282	257	\$167,351	\$0	\$151,742	\$12,351	90.67%
46	AMERICAN UNITED LIFE INSURANCE CO	0.27%	76	4,333	\$16,162,155	\$321,117	\$8,777,344	\$479,279	56.29%
47	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.04%	140	5,076	\$2,560,958	\$8,960	\$2,394,796	\$268,240	93.86%
48	AMERITAS LIFE INSURANCE CORP	0.09%	109	3,384	\$5,224,553	\$193,794	\$7,447,859	\$320,796	146.26%
49	AMICA LIFE INSURANCE COMPANY	0.00%	277	221	\$172,926	\$0	\$44,882	\$54,806	25.95%
50	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	193	369	\$817,859	\$0	\$2,516,614	\$0	307.71%
51	ANTHEM LIFE INSURANCE COMPANY	0.00%	273	1,926	\$197,044	\$0	\$21,766	\$53,647	11.05%
52	ASSURED LIFE ASSOCIATION	0.00%	349	181	\$31,904	\$390	\$39,360	\$1,259	124.59%
53	ASSURITY LIFE INSURANCE COMPANY	0.06%	123	6,984	\$3,924,304	\$795,883	\$2,808,505	\$210,486	91.85%
54	ATLANTA LIFE INSURANCE COMPANY	0.00%	300	6,447	\$107,601	\$0	\$187,970	\$9,973	174.69%
55	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.02%	184	557	\$926,604	\$0	\$3,597,047	\$45,266	388.20%
56	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	361	128	\$16,454	\$0	\$14,056	\$5,969	85.43%
57	AUTO OWNERS LIFE INSURANCE COMPANY	0.06%	129	5,639	\$3,451,379	\$0	\$1,406,163	\$556,577	40.74%
58	AVIVA LIFE AND ANNUITY COMPANY	1.55%	20	13,918	\$94,280,319	\$1,339,142	\$28,752,644	\$1,165,711	31.92%
59	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.01%	216	390	\$551,048	\$0	\$664,302	\$108,081	120.55%
60	AXA EQUITABLE LIFE INSURANCE COMPANY	1.06%	27	42,031	\$64,702,297	\$5,784,253	\$63,506,231	\$6,070,416	107.09%
61	BALBOA LIFE INSURANCE COMPANY	0.00%	317	213	\$73,681	\$0	\$25,000	\$17,211	33.93%
62	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	254	573	\$276,779	\$33,620	\$234,726	\$13,442	96.95%
63	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	322	307	\$64,947	\$0	\$120,033	\$1,464	184.82%
64	BANKERS LIFE AND CASUALTY COMPANY	0.58%	42	23,978	\$35,368,613	\$43,515	\$32,890,836	\$354,193	93.12%
65	BANKERS LIFE INSURANCE COMPANY	0.03%	161	92	\$1,595,933	\$0	\$26,718	\$1,269	1.67%
66	BANNER LIFE INSURANCE COMPANY	0.15%	90	12,239	\$9,039,308	\$68,510	\$4,759,245	\$5,296,406	53.41%
67	BCS LIFE INSURANCE COMPANY	0.00%	405	1	\$774	\$0	\$0	\$10	0.00%
68	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	199	363	\$722,949	\$9,540	\$553,472	\$29,009	77.88%
69	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	344	153	\$35,698	\$0	\$14,749	\$1,108	41.32%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	426	8	\$0	\$0	\$178,848	\$0	N/A
71	BERKSHIRE LIFE INSURANCE CO OF AMERICA	0.00%	337	35	\$42,258	\$0	\$9,261	\$36,799	21.92%
72	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.08%	110	25,326	\$5,008,528	\$1,745	\$1,946,507	\$443,804	38.90%
73	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	380	30	\$6,746	\$0	\$0	\$1,063	0.00%
74	C M LIFE INSURANCE COMPANY	0.46%	56	7,382	\$27,938,054	\$0	\$45,583,725	\$819,912	163.16%
75	CANADA LIFE ASSURANCE COMPANY	0.04%	139	786	\$2,655,113	\$516,642	\$2,651,866	\$237,202	119.34%
76	CANADA LIFE INSURANCE COMPANY OF AMERICA	0.00%	283	382	\$160,689	\$0	\$1,038,609	\$3,355	646.35%
77	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.02%	178	9,865	\$1,190,331	\$0	\$2,168,279	\$23,125	182.16%
78	CAPITOL LIFE INSURANCE COMPANY	0.00%	390	21	\$4,109	\$0	\$217,120	\$1	5284.01%
79	CATHOLIC FAMILY LIFE INSURANCE	0.00%	319	149	\$70,471	\$223	\$27,389	\$2,982	39.18%
80	CATHOLIC HOLY FAMILY SOCIETY	0.01%	185	863	\$906,107	\$0	\$187,545	\$5,665	20.70%
81	CATHOLIC KNIGHTS	0.02%	176	2,946	\$1,221,091	\$28,390	\$1,441,009	\$26,157	120.33%
82	CATHOLIC ORDER OF FORESTERS	0.00%	289	1,139	\$138,359	\$38,809	\$128,751	\$11,665	121.11%
83	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	315	151	\$77,342	\$0	\$10,320	\$3,086	13.34%
84	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	219	9,146	\$521,316	\$4,633	\$993,764	\$35,651	191.51%
85	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	244	991	\$349,006	\$10,186	\$637,699	\$13,527	185.64%
86	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	281	647	\$169,667	\$2,239	\$296,310	\$15,591	175.96%
87	CENTURION LIFE INSURANCE COMPANY	0.13%	95	729	\$8,034,052	\$0	\$2,978,524	\$0	37.07%
88	CENTURY LIFE ASSURANCE COMPANY	0.00%	419	1	\$144	\$0	\$0	\$4	0.00%
89	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	400	95	\$2,200	\$0	\$378,753	\$2,152	17216.05%
90	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.00%	272	3,037	\$197,541	\$0	\$250,218	\$19,974	126.67%
91	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	173	2,495	\$1,277,462	\$107	\$632,436	\$90,775	49.52%
92	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.01%	233	709	\$409,916	\$0	\$54,577	\$7,530	13.31%
93	CHURCH LIFE INSURANCE CORPORATION	0.00%	286	55	\$143,739	\$0	\$8,227	\$344	5.72%
94	CICA LIFE INSURANCE COMPANY OF AMERICA	0.03%	151	1,938	\$2,068,154	\$1,262	\$416,454	\$55,314	20.20%
95	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	426	0	\$0	\$0	\$9,484	\$0	N/A
96	CINCINNATI LIFE INSURANCE COMPANY THE	0.11%	100	10,336	\$6,705,050	\$0	\$1,493,353	\$2,387,534	22.27%
97	CITIZENS SECURITY LIFE INS CO	0.00%	268	813	\$203,989	\$107	\$108,590	\$5,305	53.29%
98	COLONIAL LIFE & ACCIDENT INS CO	0.04%	145	8,043	\$2,305,988	\$0	\$1,063,108	\$369,804	46.10%
99	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	250	4,041	\$314,426	\$0	\$551,606	\$5,216	175.43%
100	COLORADO BANKERS LIFE INS CO	0.01%	187	2,041	\$890,082	\$0	\$397,277	\$41,783	44.63%
101	COLUMBIAN LIFE INSURANCE COMPANY	0.02%	175	2,881	\$1,251,867	\$426	\$422,096	\$45,274	33.75%
102	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	318	196	\$73,195	\$10,538	\$500,211	\$4,446	697.79%
103	COLUMBUS LIFE INSURANCE COMPANY	0.02%	166	768	\$1,465,769	\$46,907	\$3,295,431	\$104,298	228.03%
104	COMBINED INSURANCE CO OF AMERICA	0.03%	158	14,061	\$1,708,101	\$0	\$1,707,712	\$122,134	99.98%
105	COMMONWEALTH ANNUITY AND LIFE INS CO	0.04%	149	4,380	\$2,152,269	\$0	\$26,192,821	\$283,967	1216.99%
106	COMPANION LIFE INSURANCE COMPANY	0.00%	394	15	\$2,902	\$0	\$12,568	\$250	433.08%
107	COMPBENEFITS INSURANCE COMPANY	0.00%	389	36	\$4,242	\$0	\$4,991	\$308	117.66%
108	CONNECTICUT GENERAL LIFE INS CO	0.06%	124	2,589	\$3,649,357	\$528,074	\$16,246,793	\$555,596	459.67%
109	CONSECO HEALTH INSURANCE COMPANY	0.00%	309	276	\$88,346	\$0	\$39,515	\$1,940	44.73%
110	CONSECO INSURANCE COMPANY	0.01%	221	3,415	\$469,306	\$243	\$10,820,775	\$18,847	2305.75%
111	CONSECO LIFE INSURANCE CO	0.05%	136	7,196	\$2,940,059	\$32,144	\$5,288,163	\$469,601	180.96%
112	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	328	386	\$57,932	\$0	\$146,950	\$4,740	253.66%
113	CONTINENTAL ASSURANCE COMPANY	0.01%	222	1,563	\$468,339	\$134,053	\$1,975,235	\$52	450.38%
114	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	218	1,945	\$536,541	\$99	\$1,575,159	\$59,251	293.60%
115	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	217	1,697	\$549,051	\$0	\$230,063	\$15,624	41.90%
116	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	186	938	\$894,134	\$0	\$1,095,766	\$47,705	122.55%
117	COUNTRY LIFE INSURANCE COMPANY	0.07%	118	12,250	\$4,495,433	\$1,312,932	\$4,724,428	\$1,053,367	134.30%
118	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	259	593	\$243,803	\$5,902	\$167,978	\$4,677	71.32%
119	CROWN LIFE INSURANCE COMPANY	0.01%	203	965	\$636,337	\$270,007	\$1,270,127	\$84,339	242.03%
120	CSA FRATERNAL LIFE	0.00%	354	581	\$27,348	\$0	\$28,330	\$3,019	103.59%
121	CUNA MUTUAL INSURANCE SOCIETY	0.14%	91	5,796	\$8,807,492	\$339,490	\$15,760,997	\$276,672	182.80%
122	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	270	679	\$198,547	\$0	\$364,302	\$5,204	183.48%
123	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	257	1,672	\$256,091	\$0	\$20,000	\$16,905	7.81%
124	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.00%	343	163	\$36,727	\$198	\$73,224	\$1,528	199.91%
125	EMC NATIONAL LIFE COMPANY	0.05%	135	6,428	\$2,957,817	\$62,066	\$4,936,909	\$343,632	169.01%
126	EMPLOYEES LIFE COMPANY (MUTUAL)	0.03%	153	240	\$1,935,708	\$346	\$2,037,674	\$1,597	105.29%
127	EPIC LIFE INSURANCE COMPANY THE	0.00%	401	1	\$2,062	\$0	\$0	\$5	0.00%
128	EQUITABLE LIFE & CASUALTY INSURANCE CO	0.01%	201	2,503	\$705,211	\$0	\$562,917	\$15,212	79.82%
129	EQUITABLE RESERVE ASSOCIATION	0.00%	382	265	\$6,378	\$4,439	\$253,810	\$1,596	4049.06%
130	EQUITRUST LIFE INSURANCE COMPANY	0.54%	48	4,063	\$32,656,852	\$0	\$9,507,751	\$6,761	29.11%
131	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.03%	154	6,335	\$1,847,761	\$172,754	\$2,773,910	\$105,117	159.47%
132	FAMILY HERITAGE LIFE INS COMPANY OF AMERICA	0.00%	412	2	\$376	\$0	\$0	\$175	0.00%
133	FAMILY LIFE INSURANCE COMPANY	0.00%	262	539	\$220,850	\$0	\$156,009	\$25,630	70.64%
134	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	424	522	\$53	\$0	\$537,599	\$2,410	1014337.74%
135	FARM BUREAU LIFE INS CO OF MISSOURI	0.58%	43	63,442	\$35,164,501	\$3,126,169	\$17,287,568	\$3,974,470	58.05%
136	FARMERS NEW WORLD LIFE INSURANCE CO	0.55%	46	59,075	\$33,644,332	\$33,904	\$21,035,679	\$5,304,129	62.62%
137	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	293	403	\$119,038	\$5,027	\$91,434	\$18,246	81.03%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	FEDERATED LIFE INSURANCE COMPANY	0.08%	113	3,150	\$4,786,030	\$0	\$3,058,773	\$826,051	63.91%
139	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.41%	60	2,303	\$25,163,327	\$0	\$19,142,023	\$93,817	76.07%
140	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.01%	192	1,731	\$856,592	\$40,077	\$436,983	\$348,492	55.69%
141	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.07%	122	6,907	\$4,102,725	\$0	\$2,922,214	\$19,648	71.23%
142	FIRST ALLMERICA FINANCIAL LIFE INS COMPANY	0.00%	266	787	\$211,838	\$245,991	\$1,411,407	\$16,262	782.39%
143	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF TI	0.00%	383	5	\$5,360	\$0	\$7,202	\$14	134.37%
144	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA'	0.00%	411	47	\$460	\$206	\$17,801	\$117	3914.57%
145	FIRST GUARANTY INSURANCE COMPANY	0.00%	395	2	\$2,813	\$0	\$0	\$11	0.00%
146	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.00%	348	4,867	\$32,201	\$0	\$25,722	\$3,074	79.88%
147	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	246	487	\$335,531	\$1,974	\$183,483	\$32,384	55.27%
148	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.06%	126	7,524	\$3,555,793	\$0	\$4,189,905	\$2,099,717	117.83%
149	FORETHOUGHT LIFE INSURANCE COMPANY	0.04%	146	811	\$2,253,796	\$0	\$615,439	\$4,529	27.31%
150	FORT DEARBORN LIFE INSURANCE COMPANY	0.11%	99	661	\$6,762,474	\$0	\$809,661	\$2,855	11.97%
151	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	371	72	\$9,792	\$0	\$2,395	\$1,655	24.46%
152	FUNERAL DIRECTORS LIFE INSURANCE CO	0.03%	163	922	\$1,562,524	\$497	\$411,997	\$2,967	26.40%
153	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	212	1,059	\$575,615	\$0	\$134,008	\$72,344	23.28%
154	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.55%	47	34,570	\$33,588,235	\$23,877,799	\$65,733,334	\$4,405,875	266.79%
155	GENWORTH LIFE AND ANNUITY INSURANCE CO	1.08%	26	41,870	\$65,561,859	\$0	\$70,358,373	\$10,597,813	107.32%
156	GENWORTH LIFE INSURANCE COMPANY	0.26%	77	5,512	\$15,699,682	\$0	\$15,116,404	\$1,467,462	96.28%
157	GERBER LIFE INSURANCE COMPANY	0.08%	111	69,601	\$4,987,479	\$0	\$967,101	\$769,728	19.39%
158	GLEANER LIFE INSURANCE SOCIETY	0.00%	368	151	\$11,398	\$682	\$186,741	\$2,657	1644.35%
159	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.10%	102	94,076	\$6,354,330	\$0	\$3,388,268	\$729,974	53.32%
160	GOLDEN RULE INSURANCE COMPANY	0.04%	143	3,348	\$2,451,526	\$3,762	\$7,004,529	\$287,206	285.87%
161	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	260	596	\$242,763	\$84,260	\$126,998	\$18,037	87.02%
162	GRANGE LIFE INSURANCE COMPANY	0.00%	329	93	\$57,699	\$0	\$0	\$17,792	0.00%
163	GREAT AMERICAN LIFE INSURANCE COMPANY	0.34%	66	2,839	\$20,487,522	\$0	\$15,343,640	\$275,279	74.89%
164	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	197	1,818	\$781,173	\$94	\$1,364,951	\$103,590	174.74%
165	GREAT WEST LIFE ASSURANCE COMPANY	0.01%	240	1,098	\$374,000	\$7,353	\$617,438	\$56,281	167.06%
166	GREAT WESTERN INSURANCE COMPANY	0.00%	359	53	\$17,924	\$3,523	\$18,004	\$231	120.10%
167	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.09%	108	11,578	\$5,496,772	\$640,422	\$5,519,000	\$695,849	112.06%
168	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	280	431	\$170,473	\$7,023	\$170,475	\$3,469	104.12%
169	GUARANTEE TRUST LIFE INSURANCE CO	0.01%	190	7,068	\$863,340	\$0	\$467,247	\$63,135	54.12%
170	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	213	176	\$571,001	\$3,712	\$1,339,391	\$6,734	235.22%
171	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.03%	160	780	\$1,695,809	\$0	\$4,719,977	\$35,061	278.33%
172	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.21%	82	5,629	\$12,561,802	\$4,013,576	\$15,722,455	\$1,159,980	157.11%
173	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.01%	245	280	\$345,028	\$3,729	\$50,488,746	\$44,314	14634.31%
174	HARTFORD LIFE AND ANNUITY INSURANCE CO	3.33%	5	34,646	\$202,844,312	\$133	\$290,010,935	\$3,255,223	142.97%
175	HARTFORD LIFE INSURANCE COMPANY	1.04%	28	24,365	\$63,115,423	\$2,316,212	\$98,285,879	\$1,381,154	159.39%
176	HCC LIFE INSURANCE COMPANY	0.00%	374	18	\$9,101	\$0	\$0	\$1,098	0.00%
177	HEALTHY ALLIANCE LIFE INSURANCE CO	0.00%	425	0	\$5	\$0	\$0	\$0	0.00%
178	HERITAGE LIFE INSURANCE COMPANY	0.00%	426	2	\$0	\$0	\$0	\$38	N/A
179	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	287	169	\$142,789	\$0	\$556,616	\$7,996	389.82%
180	HOMESTEADERS LIFE COMPANY	0.00%	298	4,039	\$110,215	\$0	\$424,013	\$4,867	384.71%
181	HORACE MANN LIFE INSURANCE COMPANY	0.06%	130	3,748	\$3,419,935	\$0	\$2,875,999	\$108,277	84.10%
182	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	255	610	\$256,772	\$0	\$102,737	\$84,530	40.01%
183	HUMANA INSURANCE COMPANY	0.00%	334	246	\$48,577	\$0	\$0	\$22,935	0.00%
184	HUMANADENTAL INSURANCE COMPANY	0.00%	323	173	\$61,227	\$1,534	\$77,200	\$2,327	128.59%
185	IDEALIFE INSURANCE COMPANY	0.00%	330	421	\$55,296	\$0	\$92,384	\$4,839	167.07%
186	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.07%	121	3,657	\$4,148,826	\$40,866	\$4,374,167	\$233,521	106.42%
187	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	426	6	\$0	\$0	\$0	\$450	N/A
188	INDEPENDENT ORDER OF FORESTERS THE	0.04%	148	5,197	\$2,178,082	\$298,414	\$1,722,094	\$266,963	92.77%
189	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDEN	0.00%	269	1,902	\$200,044	\$0	\$507,233	\$40,368	253.56%
190	INDUSTRIAL ALLIANCE PACIFIC INS AND FINANCIAL SI	0.00%	372	9	\$9,734	\$0	\$111,514	\$723	1145.61%
191	ING LIFE INSURANCE AND ANNUITY COMPANY	0.31%	71	5,120	\$18,979,908	\$0	\$17,347,937	\$409,009	91.40%
192	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.49%	53	7,685	\$29,593,045	\$238,101	\$43,245,421	\$75,211	146.94%
193	INTEGRITY LIFE INSURANCE COMPANY	0.24%	79	1,392	\$14,579,922	\$0	\$9,407,401	\$11,666	64.52%
194	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	410	10	\$464	\$0	\$4,516	\$10	973.28%
195	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	342	237	\$38,013	\$3,620	\$67,023	\$975	185.84%
196	INVESTORS INSURANCE CORPORATION	0.01%	223	413	\$457,362	\$157	\$1,920,507	\$128	419.94%
197	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.01%	207	1,615	\$610,247	\$2,830	\$1,687,696	\$89,441	277.02%
198	JACKSON NATIONAL LIFE INSURANCE COMPANY	3.01%	7	37,311	\$183,636,323	\$714	\$124,346,086	\$2,715,997	67.71%
199	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.12%	96	1,571	\$7,399,551	\$71,848	\$7,393,377	\$47,424	100.89%
200	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	264	417	\$215,830	\$0	\$579,027	\$30,962	268.28%
201	JOHN HANCOCK LIFE & HEALTH INSURANCE CO	0.00%	336	88	\$45,874	\$0	\$210,662	\$20,027	459.22%
202	JOHN HANCOCK LIFE INSURANCE COMPANY	0.32%	70	28,001	\$19,425,965	\$3,533,760	\$31,461,469	\$531,939	180.15%
203	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	3.16%	6	4,370	\$192,227,670	\$6,656,470	\$21,221,834	\$4,232,052	14.50%
204	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.53%	50	6,824	\$32,122,309	\$180,209	\$17,571,546	\$2,192,217	55.26%
205	KANAWHA INSURANCE COMPANY	0.00%	285	532	\$145,762	\$0	\$100	\$19,820	0.07%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	KANSAS CITY LIFE INSURANCE COMPANY	0.33%	68	22,715	\$20,179,359	\$439,120	\$29,881,017	\$1,460,108	150.25%
207	KEMPER INVESTORS LIFE INS CO	0.03%	155	2,198	\$1,844,876	\$0	\$13,332,976	\$61,380	722.70%
208	KNIGHTS OF COLUMBUS	0.43%	57	62,153	\$26,367,541	\$11,777,430	\$14,342,105	\$2,568,462	99.06%
209	LAFAYETTE LIFE INSURANCE COMPANY THE	0.08%	116	2,541	\$4,624,781	\$470,339	\$1,898,214	\$159,309	51.21%
210	LEWER LIFE INSURANCE COMPANY	0.00%	386	35	\$4,913	\$0	\$7,058	\$654	143.66%
211	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.03%	150	3,869	\$2,126,107	\$182,405	\$2,871,166	\$286,534	143.62%
212	LIBERTY LIFE INSURANCE COMPANY	0.13%	94	9,355	\$8,102,194	\$11,048	\$25,087,836	\$571,529	309.78%
213	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.04%	142	4,784	\$2,476,018	\$119	\$936,306	\$292,163	37.82%
214	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	307	89	\$89,077	\$0	\$1,760,091	\$2,261	1975.92%
215	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.20%	83	2,401	\$11,901,920	\$0	\$4,875,519	\$150,190	40.96%
216	LIFESecure INSURANCE COMPANY	0.00%	291	1,325	\$130,609	\$0	\$331,000	\$9,207	253.43%
217	LINCOLN BENEFIT LIFE COMPANY	0.54%	49	14,554	\$32,594,828	\$3,577	\$31,227,178	\$3,405,268	95.82%
218	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.06%	131	10,881	\$3,406,910	\$24,715	\$2,472,485	\$66,896	73.30%
219	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.01%	198	120	\$755,131	\$1,965	\$5,233,570	\$6,745	693.33%
220	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.87%	2	46,851	\$296,748,105	\$373,670	\$186,953,836	\$5,920,712	63.13%
221	LONGEVITY INSURANCE COMPANY	0.00%	370	67	\$10,175	\$0	\$0	\$1,620	0.00%
222	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.03%	159	1,439	\$1,701,008	\$2,623	\$812,105	\$19,072	47.90%
223	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	365	99	\$13,501	\$0	\$46,090	\$1,134	341.38%
224	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	225	1,931	\$447,154	\$3,719	\$551,323	\$23,915	124.13%
225	MAGNA INSURANCE COMPANY	0.00%	392	16	\$3,219	\$0	\$0	\$200	0.00%
226	MANHATTAN LIFE INSURANCE COMPANY	0.00%	294	558	\$117,118	\$29,073	\$309,296	\$16,266	288.91%
227	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.02%	180	1,641	\$1,070,145	\$3	\$3,038,634	\$179,923	283.95%
228	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	360	25	\$16,818	\$0	\$0	\$277	0.00%
229	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	1.76%	18	32,391	\$107,519,609	\$23,008,396	\$58,201,896	\$3,665,818	75.53%
230	MEDICO LIFE INSURANCE COMPANY	0.00%	338	249	\$42,221	\$3,276	\$52,598	\$1,341	132.34%
231	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	228	1,108	\$432,559	\$15,068	\$503,673	\$56,627	119.92%
232	MEMBERS LIFE INSURANCE COMPANY	0.00%	391	21	\$3,461	\$0	\$1,400	\$330	40.45%
233	MERIT LIFE INSURANCE CO	0.01%	229	6,790	\$429,190	\$0	\$356,902	\$55,049	83.16%
234	MERRILL LYNCH LIFE INSURANCE COMPANY	0.07%	117	1,143	\$4,509,030	\$0	\$10,399,351	\$81,401	230.63%
235	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.48%	54	8,370	\$29,482,657	\$0	\$77,188,143	\$1,121,696	261.81%
236	METLIFE INVESTORS INSURANCE COMPANY	1.74%	19	8,802	\$105,958,546	\$0	\$62,893,425	\$46,393	59.36%
237	METLIFE INVESTORS USA INSURANCE COMPANY	2.91%	9	12,425	\$177,301,513	\$0	\$40,831,379	\$2,324,091	23.03%
238	METROPOLITAN LIFE INSURANCE COMPANY	2.12%	15	189,214	\$128,980,862	\$28,552,042	\$147,342,935	\$5,428,489	136.37%
239	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.05%	137	6,671	\$2,755,321	\$0	\$7,069,830	\$455,216	256.59%
240	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.58%	44	11,876	\$35,163,429	\$22,344	\$24,823,922	\$1,272,468	70.66%
241	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	312	214	\$82,539	\$192	\$62,957	\$7,830	76.51%
242	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	341	193	\$38,503	\$4,008	\$104,349	\$4,549	281.42%
243	MINNESOTA LIFE INSURANCE COMPANY	0.63%	37	10,699	\$38,253,446	\$971,357	\$20,209,897	\$3,062,677	55.37%
244	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.00%	409	1	\$507	\$0	\$0	\$10	0.00%
245	MML BAY STATE LIFE INSURANCE COMPANY	0.02%	171	1,194	\$1,293,567	\$0	\$2,846,094	\$201,766	220.02%
246	MODERN WOODMEN OF AMERICA	0.41%	59	27,609	\$25,249,385	\$825,760	\$18,827,829	\$836,602	77.84%
247	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	398	7	\$2,460	\$0	\$4,387	\$256	178.33%
248	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	377	72	\$8,270	\$521	\$12,745	\$756	160.41%
249	MONUMENTAL LIFE INSURANCE COMPANY	0.37%	63	38,176	\$22,526,176	\$5,344	\$34,156,717	\$521,694	151.65%
250	MONY LIFE INSURANCE COMPANY	0.05%	134	6,996	\$3,070,079	\$1,674,827	\$6,610,919	\$280,340	269.89%
251	MONY LIFE INSURANCE COMPANY OF AMERICA	0.05%	132	1,819	\$3,228,629	\$0	\$8,549,173	\$528,094	264.79%
252	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	296	263	\$114,713	\$0	\$26,079	\$9,815	22.73%
253	MTL INSURANCE COMPANY	0.10%	105	1,582	\$6,232,896	\$211,429	\$2,240,177	\$251,501	39.33%
254	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.10%	103	1,193	\$6,266,770	\$1,736	\$2,552,026	\$2,294	40.75%
255	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	205	5,907	\$616,594	\$0	\$227,146	\$100,563	36.84%
256	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	314	132	\$80,854	\$1,266	\$26,585	\$2,307	34.45%
257	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	279	534	\$170,870	\$1,097	\$619,761	\$17,236	363.35%
258	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	363	134	\$15,707	\$0	\$7,240	\$1,474	46.09%
259	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	210	6,881	\$599,239	\$24,981	\$712,550	\$95,058	123.08%
260	NATIONAL LIFE INSURANCE COMPANY	0.10%	101	3,062	\$6,396,008	\$4,021,752	\$4,586,098	\$529,084	134.58%
261	NATIONAL STATES INSURANCE COMPANY	0.02%	183	2,314	\$957,806	\$0	\$779,021	\$18,885	81.33%
262	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.00%	303	435	\$104,464	\$0	\$331	\$25,832	0.32%
263	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.10%	104	3,841	\$6,236,292	\$6,181	\$3,287,887	\$65,255	52.82%
264	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.01%	238	277	\$393,101	\$1,161	\$565,885	\$71,227	144.25%
265	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.06%	128	1,318	\$3,510,072	\$0	\$5,547,805	\$265,766	158.05%
266	NATIONWIDE LIFE INSURANCE COMPANY	1.10%	25	9,645	\$67,160,961	\$50,605	\$63,010,388	\$770,361	93.90%
267	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.03%	157	2,535	\$1,708,387	\$453,054	\$2,419,911	\$187,174	168.17%
268	NEW ENGLAND LIFE INSURANCE COMPANY	0.40%	62	5,195	\$24,657,152	\$44,321	\$9,206,474	\$1,263,573	37.52%
269	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	423	92	\$72	\$0	\$40,202	\$311	55836.11%
270	NEW YORK LIFE INS AND ANNUITY CORPORATION	2.86%	10	24,608	\$174,448,742	\$0	\$119,883,729	\$2,315,886	68.72%
271	NEW YORK LIFE INSURANCE COMPANY	0.62%	39	66,981	\$37,850,655	\$21,716,472	\$46,162,629	\$5,297,553	179.33%
272	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.90%	32	9,443	\$55,130,201	\$0	\$13,491,978	\$1,875,161	24.47%
273	NORTH AMERICAN INSURANCE COMPANY	0.00%	406	2	\$746	\$0	\$0	\$8	0.00%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	402	4,883	\$1,800	\$665	\$0	\$2,245	36.94%
275	NORTHWESTERN MUTUAL LIFE INSURANCE CO	3.78%	4	129,493	\$230,249,404	\$93,237,403	\$132,578,867	\$25,564,554	98.07%
276	NYLIFE INSURANCE COMPANY OF ARIZONA	0.02%	170	1,562	\$1,325,822	\$0	\$501,333	\$628,438	37.81%
277	OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	0.00%	258	601	\$246,803	\$3,076	\$123,939	\$17,711	51.46%
278	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.12%	97	4,729	\$7,331,195	\$0	\$6,588,673	\$1,684,505	89.87%
279	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.71%	35	11,140	\$43,191,118	\$759,951	\$111,648,291	\$119,556	260.26%
280	OHIO STATE LIFE INSURANCE COMPANY THE	0.02%	181	2,347	\$1,057,518	\$2,449	\$1,709,601	\$163,512	161.89%
281	OLD AMERICAN INSURANCE COMPANY	0.08%	112	19,457	\$4,890,293	\$0	\$5,028,416	\$79,970	102.82%
282	OLD RELIANCE INSURANCE COMPANY	0.00%	265	794	\$212,883	\$0	\$96,162	\$5,346	45.17%
283	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	235	1,881	\$401,538	\$0	\$7,532	\$160,796	1.88%
284	OLD SURETY LIFE INSURANCE COMPANY	0.00%	417	1	\$175	\$0	\$0	\$5	0.00%
285	OLD UNITED LIFE INSURANCE COMPANY	0.00%	393	28	\$3,133	\$0	\$23,433	\$280	747.94%
286	OM FINANCIAL LIFE INSURANCE COMPANY	0.87%	33	15,215	\$52,999,998	\$4,866	\$49,520,785	\$1,252,171	93.44%
287	ONENATION INSURANCE COMPANY	0.00%	426	2	\$0	\$0	\$0	\$30	N/A
288	OXFORD LIFE INSURANCE COMPANY	0.01%	242	752	\$366,103	\$0	\$90,002	\$7,971	24.58%
289	OZARK NATIONAL LIFE INSURANCE COMPANY	0.33%	67	51,635	\$20,189,286	\$74,289	\$10,339,464	\$1,814,879	51.58%
290	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	362	0	\$16,281	\$141	\$0	\$0	0.87%
291	PACIFIC LIFE & ANNUITY COMPANY	0.00%	263	83	\$217,594	\$0	\$986,584	\$0	453.41%
292	PACIFIC LIFE INSURANCE COMPANY	2.37%	12	16,007	\$144,359,530	\$156,494	\$131,046,951	\$4,220,193	90.89%
293	PAN AMERICAN ASSURANCE COMPANY	0.01%	227	622	\$437,119	\$0	\$532,405	\$40,007	121.80%
294	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	304	415	\$102,377	\$33,983	\$99,763	\$11,243	130.64%
295	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	384	14	\$5,257	\$0	\$5,000	\$325	95.11%
296	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	332	905	\$50,530	\$0	\$87,617	\$3,528	173.40%
297	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	290	367	\$133,235	\$0	\$108,590	\$14,098	81.50%
298	PEKIN LIFE INSURANCE COMPANY	0.01%	252	576	\$308,427	\$555	\$224,611	\$64,550	73.00%
299	PENN INSURANCE AND ANNUITY COMPAY THE	0.01%	191	250	\$860,840	\$0	\$538,748	\$39,195	62.58%
300	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.14%	92	4,812	\$8,806,574	\$381,402	\$4,306,085	\$301,500	53.23%
301	PENN TREATY NETWORK AMERICA INS COMPANY	0.00%	355	4	\$25,212	\$0	\$58,021	\$438	230.13%
302	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	211	1,454	\$583,993	\$0	\$791,701	\$30,403	135.57%
303	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	247	648	\$331,811	\$80	\$4,070	\$56,890	1.25%
304	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	375	74	\$8,648	\$0	\$0	\$1,620	0.00%
305	PHILADELPHIA UNITED LIFE INSURANCE COMPANY	0.00%	418	8	\$160	\$0	\$0	\$8	0.00%
306	PHL VARIABLE INSURANCE COMPANY	0.60%	41	5,018	\$36,370,747	\$0	\$25,313,920	\$2,695,767	69.60%
307	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	195	661	\$789,053	\$0	\$227,860	\$577,383	28.88%
308	PHOENIX LIFE INSURANCE COMPANY	0.48%	55	14,579	\$29,195,438	\$9,001,757	\$34,186,677	\$2,179,305	147.93%
309	PHYSICIANS LIFE INSURANCE COMPANY	0.08%	114	14,289	\$4,776,267	\$0	\$5,960,986	\$111,722	124.80%
310	PIONEER AMERICAN INSURANCE COMPANY	0.00%	324	210	\$60,936	\$0	\$55,671	\$6,549	91.36%
311	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	196	558	\$786,618	\$2,904	\$612,292	\$63,749	78.21%
312	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	353	69	\$27,686	\$0	\$1,424	\$1,995	5.14%
313	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	326	1,383	\$58,909	\$22,190	\$89,197	\$6,986	189.08%
314	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	308	716	\$88,712	\$483	\$113,633	\$1,964	128.64%
315	PRESIDENTIAL LIFE INSURANCE COMPANY	0.01%	239	632	\$389,304	\$0	\$3,219,678	\$6,483	827.03%
316	PRIMERICA LIFE INSURANCE COMPANY	0.49%	52	37,205	\$29,602,232	\$0	\$12,684,048	\$9,243,605	42.85%
317	PRINCIPAL LIFE INSURANCE COMPANY	0.99%	29	15,600	\$60,403,807	\$3,933,161	\$21,850,398	\$1,654,595	42.69%
318	PROFESSIONAL INSURANCE COMPANY	0.00%	356	83	\$24,874	\$0	\$30,778	\$4,237	123.74%
319	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	305	278	\$101,024	\$1,880	\$63,242	\$9,793	64.46%
320	PROTECTIVE LIFE INSURANCE COMPANY	5.08%	1	47,704	\$309,739,122	\$26,160	\$119,099,376	\$8,893,491	38.46%
321	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	0.00%	367	23	\$13,100	\$0	\$46	\$177	0.35%
322	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.14%	93	18,181	\$8,609,920	\$0	\$1,999,625	\$813,820	23.22%
323	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	397	1	\$2,486	\$0	\$0	\$20	0.00%
324	PRUCO LIFE INSURANCE COMPANY	1.11%	24	25,845	\$67,393,289	\$0	\$49,209,467	\$6,236,873	73.02%
325	PRUDENTIAL ANNUITIES LIFE ASSUR CORPORATION	0.04%	147	397	\$2,244,779	\$0	\$4,493,788	\$10,186	200.19%
326	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.62%	38	208,883	\$37,905,446	\$49,326,257	\$105,359,909	\$4,244,711	408.08%
327	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.00%	316	9	\$77,124	\$0	\$282,555	\$0	366.36%
328	PYRAMID LIFE INSURANCE COMPANY	0.01%	231	2,766	\$416,744	\$0	\$526,287	\$27,865	126.29%
329	REASSURE AMERICA LIFE INSURANCE COMPANY	0.35%	64	47,944	\$21,235,883	\$490,467	\$32,653,318	\$5,028,487	156.07%
330	RELIABLE LIFE INSURANCE COMPANY	0.22%	80	165,671	\$13,195,138	\$45	\$10,659,121	\$768,310	80.78%
331	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.02%	179	761	\$1,157,350	\$525	\$875,823	\$3,605	75.72%
332	RELIASTAR LIFE INSURANCE COMPANY	0.35%	65	18,587	\$21,207,834	\$300,496	\$17,595,517	\$4,734,615	84.38%
333	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	194	3,380	\$804,977	\$926	\$969,983	\$99,208	120.61%
334	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	327	1,768	\$58,074	\$261	\$478,314	\$5,357	824.08%
335	RESERVE NATIONAL INSURANCE COMPANY	0.00%	302	469	\$105,556	\$0	\$141,740	\$3,148	134.28%
336	RGA REINSURANCE COMPANY	0.02%	174	204	\$1,263,862	\$958,173	\$12,665,737	\$70,270	1077.96%
337	RIVERSOURCE LIFE INSURANCE COMPANY	2.25%	13	25,930	\$136,794,010	\$0	\$108,285,444	\$2,196,488	79.16%
338	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	403	183	\$1,005	\$6,113	\$34,290	\$824	4020.20%
339	ROYAL NEIGHBORS OF AMERICA	0.01%	200	8,078	\$712,142	\$71,411	\$1,084,531	\$55,286	162.32%
340	S USA LIFE INSURANCE COMPANY INC	0.00%	387	13	\$4,881	\$0	\$2,500	\$1,400	51.22%
341	SAGICOR LIFE INSURANCE COMPANY	0.00%	261	300	\$231,361	\$1,815	\$458,911	\$4,117	199.14%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	SAVINGS BANK LIFE INS CO OF MASSACHUSETTS	0.00%	310	365	\$86,864	\$44,829	\$34,842	\$21,938	91.72%
343	SECURIAN LIFE INSURANCE COMPANY	0.00%	407	1	\$732	\$114	\$0	\$62	15.57%
344	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.30%	72	7,751	\$18,373,417	\$88,302	\$22,347,571	\$85,474	122.11%
345	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	306	462	\$91,274	\$0	\$669,818	\$2,370	733.85%
346	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.27%	75	3,283	\$16,228,674	\$59,295	\$32,677,377	\$1,383,550	201.72%
347	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.01%	248	873	\$316,966	\$72,193	\$79,249	\$48,064	47.78%
348	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	206	786	\$612,929	\$0	\$174,020	\$8,620	28.39%
349	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.00%	299	0	\$108,274	\$0	\$81,864	\$0	75.61%
350	SENIOR LIFE INSURANCE COMPANY	0.01%	202	1,383	\$646,128	\$0	\$252,079	\$9,502	39.01%
351	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	416	28	\$183	\$0	\$0	\$34	0.00%
352	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	182	2,345	\$997,484	\$3,690	\$663,559	\$204,403	66.89%
353	SETTLERS LIFE INSURANCE COMPANY	0.00%	358	62	\$18,713	\$1,809	\$5,606	\$1,147	39.62%
354	SHELTER LIFE INSURANCE COMPANY	0.51%	51	64,576	\$30,869,759	\$1,789,005	\$17,184,462	\$4,295,639	61.46%
355	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	378	329	\$6,909	\$1,096	\$18,119	\$1,942	278.12%
356	STANDARD INSURANCE COMPANY	0.16%	89	506	\$9,444,088	\$38,218	\$1,165,695	\$9,514	12.75%
357	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	209	2,719	\$600,105	\$27,643	\$891,790	\$15,661	153.21%
358	STANDARD LIFE INSURANCE COMPANY OF INDIANA	0.03%	156	505	\$1,725,050	\$0	\$4,896,645	\$2,515	283.86%
359	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	420	30	\$120	\$0	\$780	\$294	650.00%
360	STARMOUNT LIFE INSURANCE COMPANY	0.01%	243	810	\$365,531	\$0	\$351,417	\$27,372	96.14%
361	STATE FARM LIFE INSURANCE COMPANY	2.18%	14	237,536	\$132,693,882	\$20,072,980	\$75,155,194	\$18,643,426	71.77%
362	STATE LIFE INSURANCE COMPANY	0.27%	74	863	\$16,352,873	\$52,207	\$1,888,994	\$73,603	11.87%
363	STATE MUTUAL INSURANCE COMPANY	0.01%	234	752	\$405,775	\$57,319	\$340,552	\$9,735	98.05%
364	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	331	103	\$54,638	\$18	\$2,363	\$830	4.36%
365	STERLING LIFE INSURANCE COMPANY	0.00%	373	23	\$9,221	\$0	\$0	\$130	0.00%
366	STONEBRIDGE LIFE INSURANCE COMPANY	0.03%	164	6,310	\$1,525,252	\$0	\$1,576,052	\$62,740	103.33%
367	SUN LIFE ASSURANCE COMPANY OF CANADA	0.25%	78	2,207	\$14,982,443	\$2,393,734	\$9,027,984	\$1,074,730	76.23%
368	SUN LIFE ASSURANCE OF CANADA (US)	0.33%	69	1,574	\$19,966,080	\$0	\$12,165,927	\$693,644	60.93%
369	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	351	2,702	\$31,411	\$1,256	\$24,852,501	\$4,612	79124.37%
370	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	301	209	\$107,231	\$417	\$399,316	\$15,486	372.78%
371	SURETY LIFE INSURANCE COMPANY	0.01%	232	887	\$412,291	\$45	\$349,298	\$61,872	84.73%
372	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	426	6	\$0	\$0	\$290,855	\$0	N/A
373	SYMETRA LIFE INSURANCE COMPANY	0.57%	45	16,023	\$34,574,590	\$166	\$13,790,726	\$1,321,202	39.89%
374	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	346	203	\$34,379	\$0	\$14,488	\$3,614	42.14%
375	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	2.61%	11	34,377	\$159,166,920	\$54,103,880	\$179,551,511	\$413,492	146.80%
376	TEXAS LIFE INSURANCE COMPANY	0.03%	152	5,861	\$2,051,047	\$61,488	\$1,611,783	\$253,413	81.58%
377	THRIVENT FINANCIAL FOR LUTHERANS	1.42%	21	86,261	\$86,494,564	\$7,201,323	\$97,788,230	\$4,590,344	121.38%
378	THRIVENT LIFE INSURANCE COMPANY	0.01%	188	555	\$872,199	\$0	\$2,132,808	\$15,968	244.53%
379	TIAA-CREF LIFE INSURANCE COMPANY	0.05%	138	1,022	\$2,743,602	\$0	\$2,555,287	\$330,109	93.14%
380	TIME INSURANCE COMPANY	0.02%	169	1,942	\$1,408,133	\$0	\$1,268,608	\$82,478	90.09%
381	TRANS WORLD ASSURANCE COMPANY	0.00%	275	617	\$188,600	\$0	\$91,327	\$15,907	48.42%
382	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	313	150	\$82,060	\$0	\$36,379	\$9,417	44.33%
383	TRANSAMERICA LIFE INSURANCE COMPANY	1.96%	17	44,640	\$119,587,518	\$279,308	\$86,366,863	\$6,543,238	72.45%
384	TRUSTMARK INSURANCE COMPANY	0.01%	220	1,760	\$474,445	\$39,174	\$2,732,102	\$37,171	584.11%
385	U S FINANCIAL LIFE INSURANCE COMPANY	0.10%	106	4,164	\$6,107,451	\$0	\$6,599,701	\$1,260,677	108.06%
386	ULLICO LIFE INSURANCE COMPANY	0.00%	339	61	\$40,739	\$0	\$68,882	\$3,332	169.08%
387	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	421	1	\$119	\$0	\$0	\$15	0.00%
388	UNIFIED LIFE INSURANCE COMPANY	0.01%	236	1,996	\$394,157	\$8,502	\$643,900	\$61,755	165.52%
389	UNION BANKERS INSURANCE COMPANY	0.01%	189	1,768	\$864,271	\$0	\$427,453	\$12,823	49.46%
390	UNION CENTRAL LIFE INSURANCE COMPANY	0.16%	87	5,681	\$9,585,081	\$183,026	\$11,233,025	\$705,650	119.10%
391	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	278	778	\$171,402	\$0	\$340,659	\$5,284	198.75%
392	UNION LABOR LIFE INSURANCE COMPANY	0.00%	347	75	\$32,602	\$868	\$27,295	\$2,174	86.38%
393	UNION SECURITY INSURANCE COMPANY	0.04%	144	8,932	\$2,442,693	\$29,379	\$8,341,823	\$199,557	342.70%
394	UNITED AMERICAN INSURANCE COMPANY	0.05%	133	5,970	\$3,121,117	\$0	\$6,785,472	\$41,837	217.41%
395	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	340	156	\$40,238	\$0	\$97,792	\$1,463	243.03%
396	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	385	181	\$4,920	\$327	\$7,042	\$482	149.78%
397	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	214	8,450	\$563,180	\$31,964	\$1,012,168	\$36,881	185.40%
398	UNITED HERITAGE LIFE INSURANCE COMPANY	0.07%	120	4,582	\$4,296,139	\$20,958	\$1,846,597	\$48,509	43.47%
399	UNITED HOME LIFE INSURANCE COMPANY	0.01%	226	889	\$437,780	\$129	\$253,459	\$33,834	57.93%
400	UNITED INSURANCE COMPANY OF AMERICA	0.00%	276	7,164	\$183,553	\$0	\$397,609	\$18,778	216.62%
401	UNITED INVESTORS LIFE INSURANCE COMPANY	0.06%	127	6,279	\$3,547,238	\$0	\$4,749,059	\$362,587	133.88%
402	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	413	0	\$358	\$0	\$0	\$0	0.00%
403	UNITED LIFE INSURANCE COMPANY	0.11%	98	2,167	\$6,800,199	\$0	\$6,422,137	\$135,592	94.44%
404	UNITED NATIONAL LIFE INS COMPANY OF AMERICA	0.00%	295	370	\$116,934	\$0	\$67,328	\$7,589	57.58%
405	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.42%	58	51,847	\$25,546,976	\$336	\$32,344,649	\$1,883,653	126.61%
406	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.00%	396	6	\$2,498	\$0	\$2,750	\$59	110.09%
407	UNITED SECURITY LIFE AND HEALTH INS COMPANY	0.00%	408	4	\$671	\$0	\$0	\$55	0.00%
408	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	267	226	\$207,849	\$6,864	\$464,810	\$37,670	226.93%
409	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	311	208	\$82,919	\$0	\$30,087	\$1,352	36.28%
410	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	335	1,835	\$48,412	\$0	\$10,653	\$5,502	22.00%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.02%	165	2,917	\$1,497,487	\$0	\$604,756	\$23,594	40.38%
412	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	381	54	\$6,666	\$236	\$9,433	\$261	145.05%
413	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.01%	230	3,269	\$426,429	\$29,754	\$794,478	\$55,518	193.29%
414	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.01%	251	287	\$309,285	\$0	\$98,160	\$77,311	31.74%
415	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.01%	237	1,183	\$393,798	\$252,172	\$691,035	\$17,842	239.52%
416	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	376	189	\$8,406	\$0	\$54,046	\$422	642.95%
417	USAA LIFE INSURANCE COMPANY	0.30%	73	16,130	\$18,071,437	\$512,995	\$7,496,056	\$2,867,586	44.32%
418	USABLE LIFE	0.00%	325	269	\$59,826	\$0	\$106,262	\$7,635	177.62%
419	VANTISLIFE INSURANCE COMPANY	0.00%	366	48	\$13,387	\$908	\$469,687	\$4,573	3515.31%
420	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.62%	40	40	\$37,758,338	\$0	\$46,029,693	\$0	121.91%
421	WASHINGTON NATIONAL INSURANCE CO	0.02%	167	6,819	\$1,458,138	\$84,623	\$3,185,418	\$72,466	224.26%
422	WEST COAST LIFE INSURANCE COMPANY	0.16%	86	10,621	\$9,843,242	\$97,369	\$8,278,202	\$4,487,630	85.09%
423	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.10%	107	55,496	\$6,003,025	\$1,765,055	\$6,829,485	\$414,907	143.17%
424	WESTERN CATHOLIC UNION	0.19%	84	10,936	\$11,275,538	\$186,584	\$4,184,900	\$111,714	38.77%
425	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.93%	31	11,573	\$56,841,470	\$0	\$107,769,152	\$2,455	189.60%
426	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.21%	81	5,530	\$13,064,326	\$139	\$15,666,153	\$1,010,523	119.92%
427	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	1.17%	23	17,347	\$71,179,512	\$0	\$39,328,158	\$644,012	55.25%
428	WILLIAM PENN ASSOCIATION	0.01%	215	115	\$556,814	\$686	\$116,201	\$1,207	20.99%
429	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	288	340	\$139,372	\$0	\$316,168	\$34,643	226.85%
430	WINDSOR LIFE INSURANCE COMPANY	0.00%	404	4	\$862	\$0	\$0	\$196	0.00%
431	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	379	656	\$6,902	\$3,771	\$55,866	\$916	864.05%
432	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.06%	125	4,517	\$3,597,092	\$523,903	\$2,807,514	\$134,823	92.61%
433	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	388	130	\$4,628	\$0	\$4,000	\$620	86.43%
434	WORLD CORP INSURANCE COMPANY	0.00%	426	0	\$0	\$0	\$7,142	\$0	N/A
435	WORLD INSURANCE COMPANY	0.00%	292	423	\$127,522	\$6,700	\$152,244	\$11,422	124.64%
436	XL RE LIFE AMERICA INC	0.00%	426	1	\$0	\$0	\$0	\$42	N/A
437	ZALE LIFE INSURANCE COMPANY	0.00%	422	2	\$95	\$0	\$0	\$7	0.00%
TOTAL		100.00%		3,872,877	\$6,092,339,862	\$410,027,589	\$4,978,545,611	\$291,073,485	88.45%



**GROUP  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

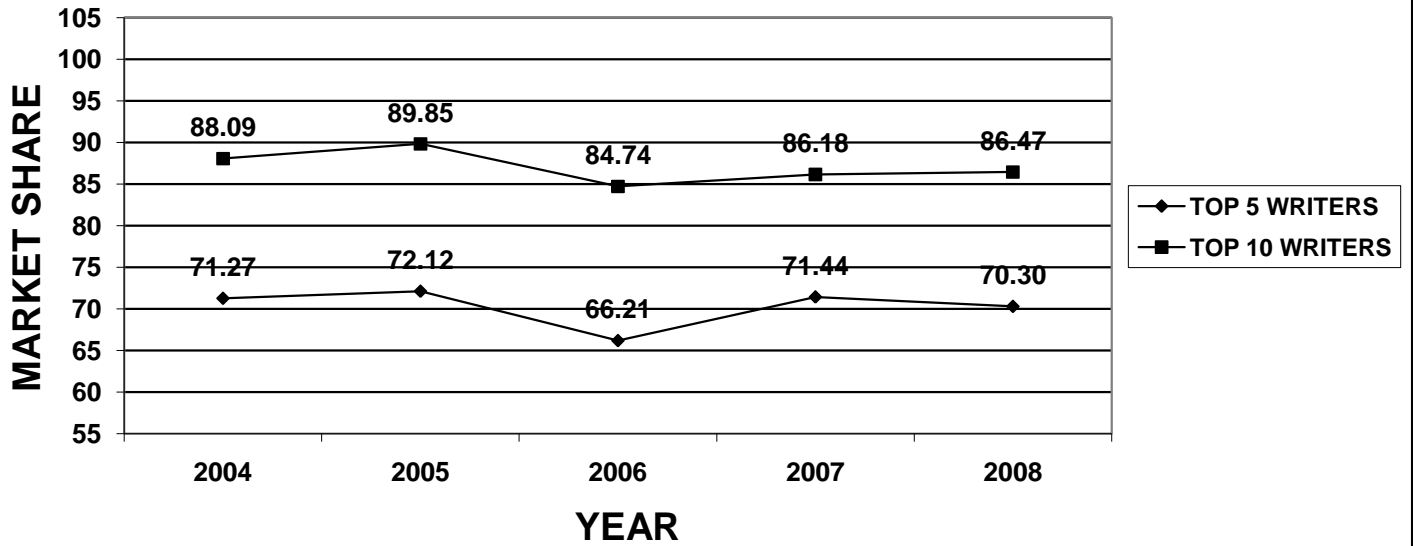
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.01%	45	7	\$4,712	\$0	\$0	\$115	0.00%
2	AIG LIFE INSURANCE COMPANY	0.13%	32	50	\$45,713	\$0	\$0	\$3,228	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	59	111	\$0	\$0	\$0	\$1,126	N/A
4	ALTA HEALTH & LIFE INSURANCE COMPANY	0.04%	39	4	\$12,677	\$0	\$61,511	\$3,214	485.22%
5	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.61%	20	2,745	\$211,190	\$0	\$90,550	\$44,969	42.88%
6	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$0	\$24,403	N/A
7	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.00%	57	28	\$100	\$0	\$75,600	\$405	75600.00%
8	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	59	6	\$0	\$0	\$0	\$26	N/A
9	AMERICAN MEMORIAL LIFE INSURANCE CO	6.87%	5	5,984	\$2,360,561	\$0	\$2,427,365	\$26,689	102.83%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.64%	19	197	\$218,550	\$6,795	\$580,972	\$22,022	268.94%
11	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$16	N/A
12	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	51	4	\$1,658	\$0	\$0	\$16	0.00%
13	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.02%	41	10	\$6,590	\$0	\$0	\$716	0.00%
14	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	59	0	-\$266	\$0	\$0	\$0	0.00%
15	BROKERS NATIONAL LIFE ASSURANCE CO	0.01%	44	28	\$4,770	\$0	\$0	\$210	0.00%
16	CANADA LIFE ASSURANCE COMPANY	0.00%	59	10	\$0	\$0	\$105,510	\$555	N/A
17	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.18%	28	198	\$63,252	\$0	\$11,440	\$963	18.09%
18	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$5	N/A
19	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	59	95	\$0	\$0	\$0	\$5,117	N/A
20	CHURCH LIFE INSURANCE CORPORATION	0.40%	24	355	\$137,740	\$0	\$4,000	\$12,642	2.90%
21	COLONIAL PENN LIFE INSURANCE COMPANY	0.47%	21	448	\$160,911	\$0	\$46,286	\$4,905	28.76%
22	COLUMBIAN LIFE INSURANCE COMPANY	0.08%	35	83	\$27,980	\$0	\$5,732	\$436	20.49%
23	COMBINED INSURANCE CO OF AMERICA	0.17%	29	813	\$59,013	\$0	\$109,676	\$4,140	185.85%
24	COMPANION LIFE INSURANCE COMPANY	0.27%	25	1,159	\$91,186	\$0	\$45,000	\$37,234	49.35%
25	CONSECO LIFE INSURANCE CO	0.00%	59	19	\$0	\$0	\$3,305	\$183	N/A
26	CONTINENTAL AMERICAN INSURANCE COMPANY	0.01%	49	15	\$1,881	\$0	\$0	\$246	0.00%
27	CONTINENTAL ASSURANCE COMPANY	0.00%	59	90	\$0	\$0	\$0	\$1	N/A
28	CUNA MUTUAL INSURANCE SOCIETY	5.03%	6	4,643	\$1,727,270	\$0	\$413,871	\$37,809	23.96%
29	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.02%	40	0	\$8,256	\$0	\$13,250	\$0	160.49%
30	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.16%	14	2,158	\$398,089	\$0	\$270,505	\$17,224	67.95%
31	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.05%	36	310	\$18,079	\$0	\$0	\$4,892	0.00%
32	FORETHOUGHT LIFE INSURANCE COMPANY	17.35%	3	15,506	\$5,962,047	\$0	\$6,518,980	\$79,757	109.34%
33	GENERAL AMERICAN LIFE INSURANCE CO	0.00%	59	68	\$0	\$0	\$14,500	\$225	N/A
34	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	59	3	\$0	\$0	\$0	\$59	N/A
35	GENWORTH LIFE INSURANCE COMPANY	1.20%	13	76	\$412,500	\$0	\$0	\$7,687	0.00%
36	GLOBE LIFE AND ACCIDENT INSURANCE CO	2.45%	9	10,871	\$840,387	\$0	\$66,536	\$160,062	7.92%
37	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	54	89	\$308	\$0	\$21,896	\$439	7109.09%
38	GREAT WESTERN INSURANCE COMPANY	2.00%	10	1,615	\$688,341	\$56,570	\$665,767	\$7,649	104.94%
39	GREAT-WEST LIFE & ANNUITY INSURANCE CO	3.42%	7	2,366	\$1,174,763	\$0	\$51,696,009	\$610,157	4400.55%
40	HOMESTEADERS LIFE COMPANY	20.45%	1	9,719	\$7,026,031	\$0	\$2,245,641	\$38,399	31.96%
41	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	59	1	\$0	\$0	\$0	\$0	N/A
42	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	52	3	\$591	\$0	\$0	\$12	0.00%
43	INVESTORS HERITAGE LIFE INSURANCE CO	0.02%	43	30	\$5,257	\$0	\$40,254	\$154	765.72%
44	JOHN HANCOCK LIFE INSURANCE COMPANY	-0.04%	59	0	-\$12,613	\$0	\$88,586	\$1,405	-702.34%
45	JOHN HANCOCK LIFE INSURANCE CO (USA)	0.00%	59	1	\$0	\$0	\$0	\$634	N/A
46	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	55	16	\$268	\$0	\$0	\$34	0.00%
47	LIFESecure INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$10	N/A
48	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.19%	27	77	\$64,940	\$0	\$55,115	\$331	84.87%
49	MASSACHUSETTS MUTUAL LIFE INS COMPANY	0.77%	17	208	\$263,533	\$0	\$726,982	\$160	275.86%
50	METLIFE INVESTORS INSURANCE COMPANY	0.00%	59	24	\$0	\$0	-\$237,950	\$2,632	N/A
51	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	46	0	\$3,500	\$0	\$0	\$0	0.00%
52	MONUMENTAL LIFE INSURANCE COMPANY	1.37%	11	2,348	\$470,546	\$0	\$902,251	\$1,009	191.75%
53	MUTUAL OF AMERICA LIFE INSURANCE CO	0.74%	18	511	\$252,925	\$0	\$0	\$35,320	0.00%
54	NATIONAL FARMERS UNION LIFE INS COMPANY	0.01%	50	19	\$1,835	\$0	\$0	\$297	0.00%
55	NATIONAL GUARDIAN LIFE INSURANCE CO	3.27%	8	687	\$1,122,608	\$0	\$225,937	\$2,283	20.13%
56	NATIONWIDE LIFE INS COMPANY OF AMERICA	0.10%	34	234	\$34,980	\$95	\$62,506	\$670	178.96%
57	NEW YORK LIFE INSURANCE COMPANY	18.51%	2	15,029	\$6,360,237	\$206,377	\$2,900,659	\$121,412	48.85%
58	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.15%	31	93	\$49,951	\$0	-\$5,449	\$9,086	-10.91%
59	ONENATION INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$7,740	\$0	N/A
60	OXFORD LIFE INSURANCE COMPANY	0.00%	59	2	\$0	\$0	\$0	\$76	N/A
61	PEKIN LIFE INSURANCE COMPANY	0.24%	26	27	\$82,551	\$0	\$0	\$195	0.00%
62	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	59	2	\$0	\$0	\$0	\$16	N/A
63	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	58	4	\$41	\$0	\$0	\$13	0.00%
64	PRESERVATION LIFE INSURANCE COMPANY	-0.04%	59	1,980	-\$13,532	\$0	\$601,392	\$8,297	-4444.22%
65	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$65	N/A
66	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	48	23	\$1,905	\$0	\$68,841,163	\$5,480	3613709.34%
67	RELIABLE LIFE INSURANCE COMPANY	0.00%	59	19	\$0	\$0	\$0	\$129	N/A
68	S USA LIFE INSURANCE COMPANY INC	0.00%	56	0	\$135	\$0	\$0	\$52	0.00%
69	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	59	18	\$0	\$0	\$4,750	\$684	N/A

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

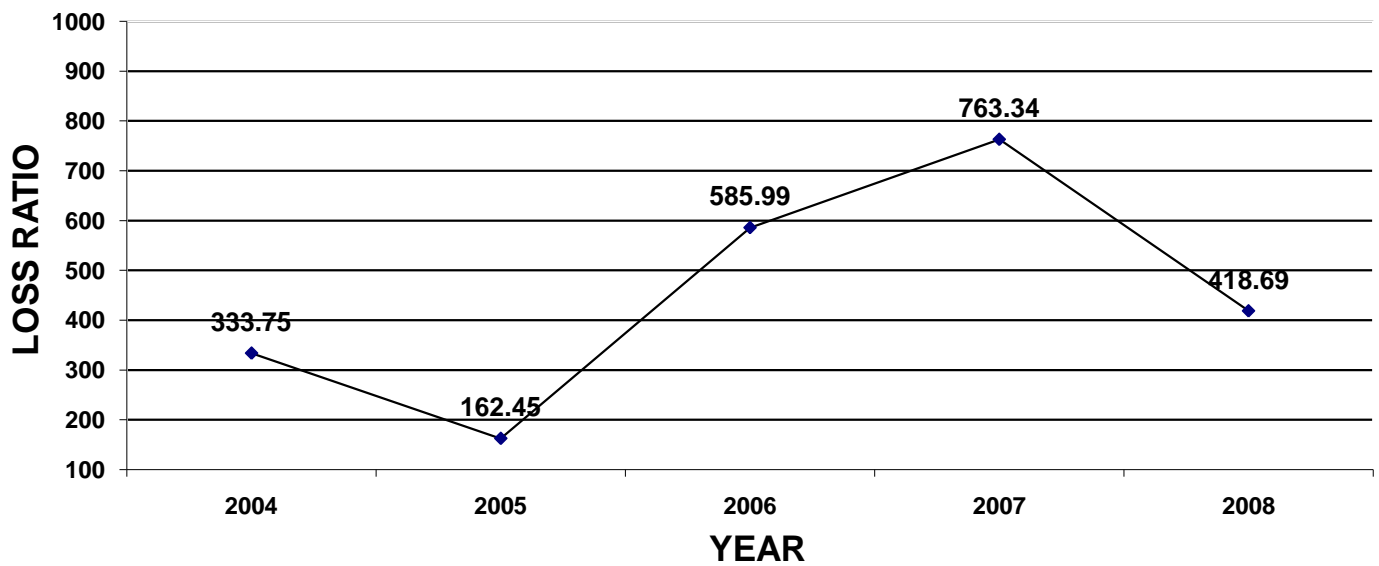
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	SETTLERS LIFE INSURANCE COMPANY	0.01%	47	109	\$3,214	\$0	\$2,525	\$255	78.56%
71	STONEBRIDGE LIFE INSURANCE COMPANY	1.23%	12	1,695	\$424,081	\$0	\$729,502	\$6,713	172.02%
72	TRANS WORLD ASSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$0	\$24,314	N/A
73	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	53	1	\$376	\$0	\$0	\$6	0.00%
74	UNIFIED LIFE INSURANCE COMPANY	0.43%	23	1,053	\$147,229	\$0	\$67,642	\$2,130	45.94%
75	UNION FIDELITY LIFE INSURANCE COMPANY	0.99%	16	1,863	\$341,779	\$0	\$326,047	\$5,818	95.40%
76	UNION LABOR LIFE INSURANCE COMPANY	0.15%	30	151	\$53,145	\$0	\$25,516	\$1,016	48.01%
77	UNION SECURITY INSURANCE COMPANY	1.03%	15	1,260	\$352,706	\$0	\$380,448	\$6,642	107.87%
78	UNITED AMERICAN INSURANCE COMPANY	0.04%	38	55	\$15,420	\$0	\$10,533	\$1,602	68.31%
79	UNITED FAMILY LIFE INSURANCE COMPANY	0.11%	33	543	\$38,685	\$0	\$164,660	\$3,111	425.64%
80	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	59	9	\$0	\$0	\$16,752	\$21	N/A
81	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.46%	22	424	\$159,673	\$0	\$48,582	\$924	30.43%
82	USABLE LIFE	7.13%	4	20	\$2,448,908	\$0	\$620,502	\$199,808	25.34%
83	WASHINGTON NATIONAL INSURANCE CO	0.02%	42	7	\$5,554	\$0	\$1,496,249	\$383	26940.03%
84	WEST COAST LIFE INSURANCE COMPANY	0.05%	37	3	\$16,816	\$0	\$0	\$2,865	0.00%
TOTAL		100.00%		88,436	\$34,361,533	\$269,837	\$143,596,796	\$1,604,005	418.69%

## MISSOURI GROUP WHOLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.32%	31	6,999	\$1,422,398	\$0	\$1,268,030	\$676,581	89.15%
2	AAA LIFE INSURANCE COMPANY	0.31%	33	3,491	\$1,347,198	\$0	\$825,000	\$304,592	61.24%
3	AETNA LIFE INSURANCE COMPANY	2.97%	9	59,769	\$13,108,989	\$0	\$10,476,607	\$5,002,827	79.92%
4	AGC LIFE INSURANCE COMPANY	0.00%	142	4	\$762	\$0	\$0	\$310	0.00%
5	AIG LIFE INSURANCE COMPANY	0.04%	62	1,671	\$197,976	\$0	\$120,187	\$107,859	60.71%
6	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	129	3	\$2,167	\$0	\$0	\$125	0.00%
7	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.02%	81	6	\$72,688	\$0	\$146,550	\$2,788	201.62%
8	ALLSTATE LIFE INSURANCE COMPANY	0.26%	37	3,371	\$1,140,641	\$0	\$781,445	\$75,214	68.51%
9	AMALGAMATED LIFE INSURANCE COMPANY	0.03%	75	700	\$139,179	\$0	\$142,999	\$7,509	102.74%
10	AMERICAN AMICABLE LIFE INS COMPANY OF TEXAS	0.01%	85	213	\$51,460	\$0	\$43,348	\$6,217	84.24%
11	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.04%	66	38	\$166,812	\$0	\$58,583	\$21,704	35.12%
12	AMERICAN EQUITY INVESTMENT LIFE INS COMPANY	0.04%	67	3,422	\$165,892	\$0	\$118,700	\$41,006	71.55%
13	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.01%	87	217	\$45,222	\$0	\$0	\$5,175	0.00%
14	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	49	1,547	\$516,345	\$33,094	\$367,000	\$126,524	77.49%
15	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	110	397	\$13,575	\$0	\$0	\$3,087	0.00%
16	AMERICAN GENERAL ASSURANCE COMPANY	0.19%	44	5,194	\$820,133	\$0	\$259,192	\$202,500	31.60%
17	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	88	324	\$43,678	\$0	\$13,667	\$11,434	31.29%
18	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	153	56	-\$891	\$0	\$77,222	\$2,633	-8666.89%
19	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.01%	92	1,620	\$38,408	\$0	\$26,000	\$61,879	67.69%
20	AMERICAN INCOME LIFE INSURANCE CO	0.00%	115	289	\$6,970	\$0	\$3,000	\$264	43.04%
21	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.04%	69	0	\$161,133	\$0	\$190,192	\$0	118.03%
22	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.03%	72	1,837	\$148,238	\$0	\$58,000	\$18,416	39.13%
23	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	56	1,059	\$240,682	\$0	\$199,863	\$138,179	83.04%
24	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.00%	146	1	\$523	\$0	\$0	\$48	0.00%
25	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	127	31	\$2,347	\$0	\$0	\$508	0.00%
26	AMERICAN UNITED LIFE INSURANCE CO	0.36%	27	9,029	\$1,597,805	\$0	\$1,438,000	\$358,922	90.00%
27	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.01%	96	37	\$28,370	\$0	\$0	\$4,082	0.00%
28	ANTHEM LIFE INSURANCE COMPANY	2.17%	13	93,109	\$9,570,605	\$0	\$5,148,897	\$2,300,769	53.80%
29	ASSURITY LIFE INSURANCE COMPANY	0.01%	91	35	\$38,582	\$0	\$20,111	\$7,776	52.13%
30	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	93	20	\$36,831	\$0	\$0	\$1,105	0.00%
31	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	153	0	\$0	\$0	\$0	\$8,143	N/A
32	BALBOA LIFE INSURANCE COMPANY	0.00%	119	16	\$4,730	\$0	\$0	\$924	0.00%
33	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	120	12	\$4,572	\$0	\$0	\$285	0.00%
34	BCS LIFE INSURANCE COMPANY	0.03%	74	2,787	\$143,517	\$0	\$45,748	\$74,761	31.88%
35	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	151	11	\$292	\$0	\$0	\$31	0.00%
36	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.02%	79	1,499	\$77,186	\$0	\$78,500	\$31,678	101.70%
37	CELTIC INSURANCE COMPANY	0.00%	153	4	\$0	\$0	\$0	\$0	N/A
38	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	117	211	\$6,603	\$0	\$0	\$0	0.00%
39	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	-0.01%	153	176	-\$55,903	\$0	\$102,028	\$3,760	-182.51%
40	CITIZENS SECURITY LIFE INS CO	0.00%	134	14	\$1,306	\$0	\$0	\$254	0.00%
41	COLONIAL LIFE & ACCIDENT INS CO	0.04%	68	496	\$165,703	\$0	\$0	\$33,633	0.00%
42	COLONIAL PENN LIFE INSURANCE COMPANY	0.07%	55	828	\$289,189	\$0	\$196,736	\$17,127	68.03%
43	COMBINED INSURANCE CO OF AMERICA	0.01%	101	148	\$22,667	\$0	\$28,116	\$647	124.04%
44	COMMONWEALTH ANNUITY AND LIFE INS COMPANY	0.00%	153	1	-\$241	\$0	\$0	\$0	0.00%
45	CONNECTICUT GENERAL LIFE INS CO	0.00%	113	10	\$10,648	\$0	\$7,387	\$619,825	69.37%
46	CONSECO INSURANCE COMPANY	0.00%	106	58	\$14,649	\$0	\$2,000	\$733	13.65%
47	CONTINENTAL ASSURANCE COMPANY	0.08%	51	739	\$365,087	\$0	\$382,765	\$58	104.84%
48	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	109	2	\$13,647	\$0	\$15,000	\$0	109.91%
49	COUNTRY LIFE INSURANCE COMPANY	0.00%	150	3	\$320	\$0	\$183,320	\$69	57287.50%
50	CROWN LIFE INSURANCE COMPANY	0.00%	128	6	\$2,232	\$0	\$0	\$396	0.00%
51	CUNA MUTUAL INSURANCE SOCIETY	0.46%	25	48,719	\$2,029,479	\$0	\$1,272,478	\$339,683	62.70%
52	EMC NATIONAL LIFE COMPANY	0.32%	32	8,477	\$1,392,708	\$0	\$1,530,691	\$727,400	109.91%
53	EPIC LIFE INSURANCE COMPANY THE	0.01%	94	388	\$34,902	\$0	\$0	\$9,266	0.00%
54	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	108	1,915	\$13,677	\$0	\$362,524	\$344,342	2650.61%
55	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.04%	63	675	\$188,684	\$0	\$85,000	\$44,998	45.05%
56	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	153	6	\$0	\$0	\$0	\$416,980	N/A
57	FEDERATED LIFE INSURANCE COMPANY	0.08%	52	2,310	\$363,633	\$0	\$100,750	\$47,951	27.71%
58	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.00%	131	18	\$1,932	\$0	\$0	\$469	0.00%
59	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.32%	30	24,439	\$1,433,208	\$0	\$581,760	\$1,065,791	40.59%
60	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	153	0	\$0	\$0	\$0	\$37,021	N/A
61	FORT DEARBORN LIFE INSURANCE COMPANY	0.71%	23	365	\$3,155,714	\$0	\$2,721,142	\$1,348,940	86.23%
62	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.03%	73	1	\$145,341	\$0	\$0	\$1,197	0.00%
63	GERBER LIFE INSURANCE COMPANY	0.03%	70	878	\$152,589	\$0	\$136,179	\$3,528	89.25%
64	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	1.50%	17	40,639	\$6,636,992	\$0	\$4,092,261	\$487,106	61.66%
65	GOLDEN RULE INSURANCE COMPANY	0.02%	78	693	\$104,314	\$0	\$0	\$37,097	0.00%
66	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.07%	54	1,560	\$315,409	\$0	\$347,866	\$179,470	110.29%
67	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	148	2	\$470	\$0	\$0	\$255	0.00%
68	GUARANTEE TRUST LIFE INSURANCE CO	0.01%	86	205	\$46,032	\$0	\$10,134	\$2,926	22.02%
69	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	2.70%	10	91,188	\$11,909,963	\$0	\$5,545,852	\$4,908,168	46.56%
70	HARTFORD LIFE AND ACCIDENT INSURANCE CO	9.50%	3	349,109	\$41,969,017	\$0	\$28,353,525	\$16,481,122	67.56%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

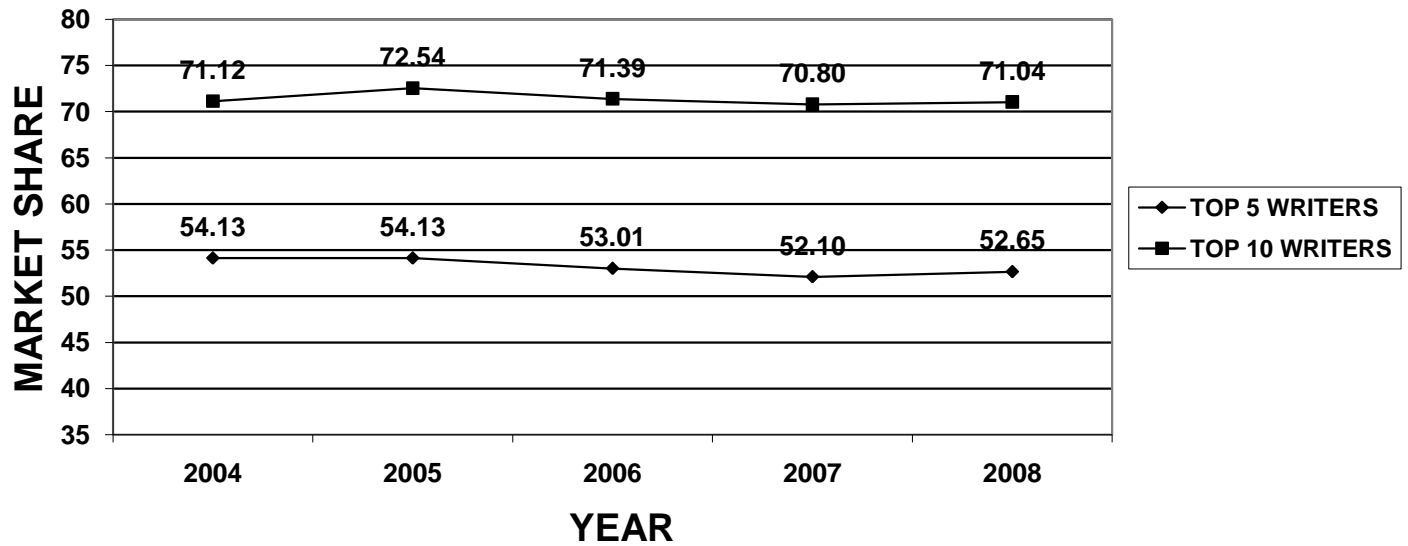
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	126	4	\$2,647	\$0	\$0	\$171	0.00%
72	HARTFORD LIFE INSURANCE COMPANY	0.28%	35	2,643	\$1,228,431	\$0	\$1,839,327	\$267,927	149.73%
73	HCC LIFE INSURANCE COMPANY	0.15%	45	4,491	\$644,026	\$0	\$818,000	\$100,181	127.01%
74	HEALTHY ALLIANCE LIFE INSURANCE CO	0.04%	64	0	\$179,289	\$0	\$107,994	\$0	60.23%
75	HORACE MANN LIFE INSURANCE COMPANY	0.02%	80	784	\$76,395	\$0	\$39,426	\$25,162	51.61%
76	HUMANA INSURANCE COMPANY	0.21%	39	8,354	\$917,925	\$0	\$282,457	\$161,558	30.77%
77	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.13%	47	149	\$590,821	\$0	\$180,142	\$107,185	30.49%
78	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	141	6	\$766	\$0	\$102	\$5	13.32%
79	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	153	0	\$0	\$0	\$0	\$33,535	N/A
80	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	145	1	\$586	\$0	\$0	\$200	0.00%
81	JOHN ALDEN LIFE INSURANCE COMPANY	0.05%	60	1,799	\$206,110	\$0	\$31,165	\$36,275	15.12%
82	KANAWHA INSURANCE COMPANY	0.27%	36	8,974	\$1,190,363	\$0	\$533,500	\$20,460	44.82%
83	KANSAS CITY LIFE INSURANCE COMPANY	0.74%	22	285	\$3,270,749	\$0	\$2,307,745	\$1,030,497	70.56%
84	KEMPER INVESTORS LIFE INS CO	0.01%	89	295	\$40,592	\$0	\$0	\$21,386	0.00%
85	LAFAYETTE LIFE INSURANCE COMPANY THE	0.51%	24	4,912	\$2,240,693	\$0	\$1,002,250	\$375,925	44.73%
86	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.34%	29	7,703	\$1,486,051	\$0	\$1,345,203	\$980,060	90.52%
87	LIBERTY LIFE INSURANCE COMPANY	0.11%	50	1,529	\$497,456	\$0	\$537,504	\$72,741	108.05%
88	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.01%	90	206	\$40,363	\$0	\$0	\$4,455	0.00%
89	LIFE INSURANCE COMPANY OF NORTH AMERICA	4.32%	7	95	\$19,087,650	\$0	\$13,592,027	\$1,679,836	71.21%
90	LINCOLN BENEFIT LIFE COMPANY	0.00%	139	3	\$902	\$0	\$0	\$300	0.00%
91	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	133	7	\$1,631	\$0	\$0	\$84	0.00%
92	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	152	0	\$10	\$0	\$0	\$0	0.00%
93	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.73%	16	2,304	\$7,641,174	\$0	\$10,177,964	\$3,555,615	133.20%
94	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	123	4	\$3,103	\$0	\$0	\$300	0.00%
95	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	102	133	\$19,467	\$0	\$0	\$3,888	0.00%
96	MAMSI LIFE AND HEALTH INSURANCE COMPANY	0.03%	77	447	\$123,151	\$0	\$0	\$1,691	0.00%
97	MANHATTAN LIFE INSURANCE COMPANY	0.01%	97	10	\$27,752	\$0	\$100,000	\$50	360.33%
98	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	100	159	\$23,606	\$0	\$0	\$4,757	0.00%
99	MEMBERS LIFE INSURANCE COMPANY	0.00%	121	30	\$3,320	\$0	\$2,250	\$113	67.77%
100	MERIT LIFE INSURANCE CO	0.05%	57	365	\$239,713	\$0	\$318,525	\$13,148	132.88%
101	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	153	37,990	\$0	\$0	\$283,837	\$8,171	N/A
102	METROPOLITAN LIFE INSURANCE COMPANY	19.62%	1	749,929	\$86,624,539	\$0	\$102,843,866	\$62,600,980	118.72%
103	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	0.00%	136	5	\$1,141	\$0	\$0	\$120	0.00%
104	MINNESOTA LIFE INSURANCE COMPANY	5.49%	5	109,514	\$24,255,089	\$0	\$16,188,942	\$10,364,785	66.74%
105	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CO	0.20%	41	48,445	\$900,924	\$0	\$240,000	\$242,225	26.64%
106	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	107	123	\$14,076	\$0	\$0	\$2,713	0.00%
107	MONUMENTAL LIFE INSURANCE COMPANY	0.21%	40	3,170	\$917,082	\$0	\$650,146	\$78,259	70.89%
108	MONY LIFE INSURANCE COMPANY	0.00%	104	11	\$16,837	\$0	\$0	\$2,246	0.00%
109	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	98	97	\$25,498	\$0	\$3,400	\$828	13.33%
110	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	103	76	\$17,099	\$0	\$74,372	\$4,399	434.95%
111	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	125	19	\$2,684	\$0	\$0	\$173	0.00%
112	NEW YORK LIFE INSURANCE COMPANY	3.07%	8	31,403	\$13,559,324	\$1,147,740	\$7,354,624	\$1,803,604	62.70%
113	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	116	135	\$6,836	\$0	\$0	\$3,360	0.00%
114	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	153	573	\$0	\$0	\$0	\$82,161	N/A
115	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	153	0	\$0	\$0	\$0	\$9	N/A
116	PACIFIC LIFE & ANNUITY COMPANY	0.00%	153	0	\$0	\$0	\$4,012	\$0	N/A
117	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	99	488	\$25,016	\$0	\$14,545	\$6,055	58.14%
118	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	124	67	\$2,760	\$0	\$0	\$0	0.00%
119	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	111	43	\$11,845	\$0	\$0	\$4,216	0.00%
120	PERICO LIFE INSURANCE COMPANY	0.00%	114	1	\$7,325	\$0	\$0	\$1,207	0.00%
121	PHOENIX LIFE INSURANCE COMPANY	0.00%	137	21	\$1,117	\$0	-\$20,763	\$414	-1858.82%
122	PIONEER AMERICAN INSURANCE COMPANY	0.00%	130	10	\$2,162	\$0	\$0	\$403	0.00%
123	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	147	1	\$496	\$0	\$0	\$139	0.00%
124	PRINCIPAL LIFE INSURANCE COMPANY	2.34%	12	107,064	\$10,349,995	\$0	\$8,056,471	\$4,112,075	77.84%
125	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	138	12	\$1,049	\$0	\$320,881	\$3,018	30589.23%
126	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.01%	83	109	\$53,874	\$0	\$149,740	\$7,983	277.94%
127	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	140	2	\$794	\$0	\$28,212	\$298	3553.15%
128	PRUDENTIAL INSURANCE CO OF AMERICA THE	8.28%	4	221,963	\$36,541,945	\$706,688	\$50,914,884	\$17,851,513	141.27%
129	REASSURE AMERICA LIFE INSURANCE COMPANY	0.04%	65	134	\$167,516	\$0	\$112,701	\$8,279	67.28%
130	RELIAANCE STANDARD LIFE INSURANCE COMPANY	1.88%	15	42,470	\$8,279,867	\$0	\$6,365,526	\$2,777,396	76.88%
131	RELIASTAR LIFE INSURANCE COMPANY	2.56%	11	175,060	\$11,307,541	\$10,782	\$7,208,115	\$13,679,075	63.84%
132	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	95	166	\$33,738	\$0	\$14,221	\$109,019	42.15%
133	SAGICOR LIFE INSURANCE COMPANY	0.00%	153	1	\$0	\$0	\$0	\$0	N/A
134	SEARS LIFE INSURANCE COMPANY	0.14%	46	1,887	\$600,662	\$0	\$429,618	\$38,467	71.52%
135	SECURIAN LIFE INSURANCE COMPANY	0.00%	105	95	\$16,339	\$0	\$0	\$8,400	0.00%
136	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	153	1	\$0	\$0	\$250	\$3	N/A
137	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	149	5	\$411	\$0	\$0	\$275	0.00%
138	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	153	0	\$0	\$0	\$0	\$24,398	N/A
139	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	84	4	\$51,586	\$0	\$77,853	\$4,876	150.92%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

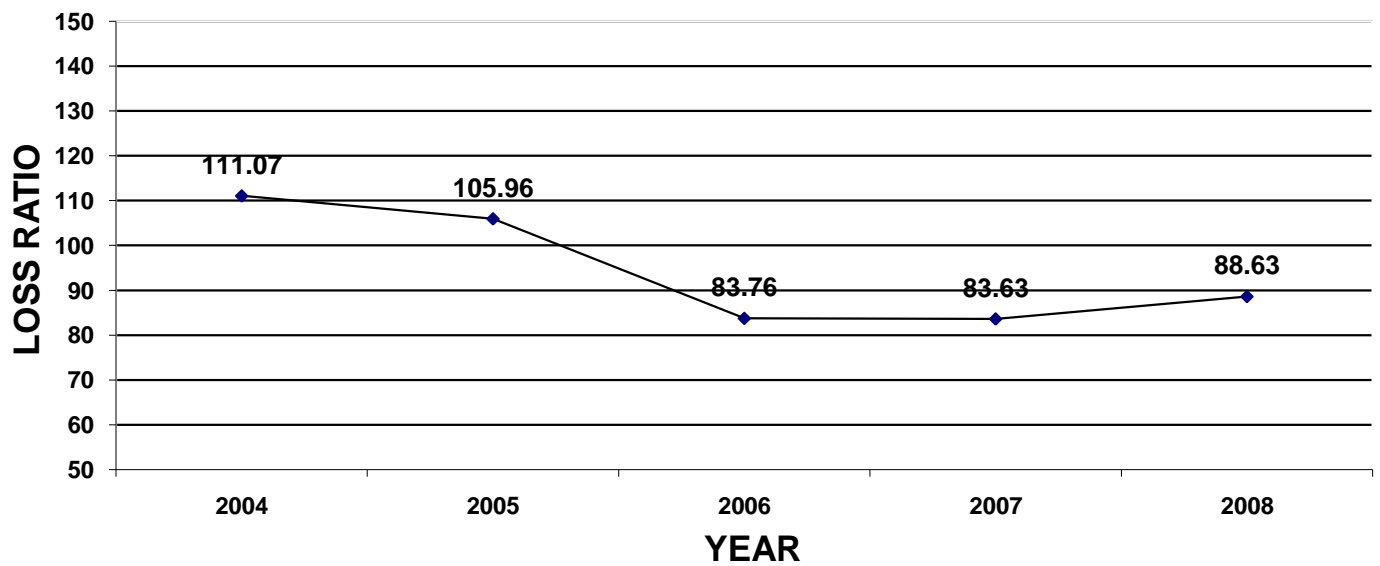
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	SHELTER LIFE INSURANCE COMPANY	0.19%	43	2,810	\$842,610	\$0	\$622,000	\$208,516	73.82%
141	STANDARD INSURANCE COMPANY	9.76%	2	242,608	\$43,095,316	\$0	\$39,449,401	\$14,581,536	91.54%
142	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	135	8	\$1,296	\$0	\$2,000	\$150	154.32%
143	STARMOUNT LIFE INSURANCE COMPANY	0.00%	118	16	\$5,117	\$0	\$0	\$175	0.00%
144	STATE FARM LIFE INSURANCE COMPANY	0.12%	48	5,232	\$545,956	\$271	\$1,353,500	\$344,155	247.96%
145	STONEBRIDGE LIFE INSURANCE COMPANY	0.34%	28	7,161	\$1,512,431	\$0	\$887,138	\$173,609	58.66%
146	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.43%	26	14,474	\$1,896,787	\$0	\$1,167,036	\$619,682	61.53%
147	SUN LIFE ASSURANCE COMPANY OF CANADA	1.20%	20	26,600	\$5,313,756	\$0	\$6,245,663	\$1,863,203	117.54%
148	SURETY LIFE INSURANCE COMPANY	0.00%	144	1	\$645	\$0	\$0	\$179	0.00%
149	SYMETRA LIFE INSURANCE COMPANY	0.05%	58	363	\$215,940	\$0	\$176,181	\$10,420	81.59%
150	TIME INSURANCE COMPANY	0.03%	76	690	\$128,092	\$0	\$0	\$30,684	0.00%
151	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.01%	82	71	\$54,526	\$0	\$4,800	\$1,894	8.80%
152	TRANSAMERICA LIFE INSURANCE COMPANY	0.22%	38	775	\$990,459	\$0	\$445,253	\$135,282	44.95%
153	TRUSTMARK INSURANCE COMPANY	0.00%	143	180	\$715	\$0	\$0	\$7,997	0.00%
154	TRUSTMARK LIFE INSURANCE COMPANY	0.04%	61	2,346	\$198,523	\$0	\$117,027	\$45,106	58.95%
155	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.05%	59	3,949	\$214,329	\$0	\$207,860	\$105,941	96.98%
156	UNIMERICA INSURANCE COMPANY	1.48%	18	39,116	\$6,527,768	\$0	\$3,435,250	\$3,101,357	52.63%
157	UNION FIDELITY LIFE INSURANCE COMPANY	0.03%	71	1,231	\$148,285	\$0	\$106,656	\$24,937	71.93%
158	UNION LABOR LIFE INSURANCE COMPANY	0.20%	42	29,798	\$872,280	\$22,982	\$701,434	\$290,445	83.05%
159	UNION SECURITY INSURANCE COMPANY	1.91%	14	44,160	\$8,428,458	\$0	\$6,278,593	\$2,271,049	74.49%
160	UNITED HEALTHCARE INSURANCE COMPANY	0.88%	21	1,837	\$3,888,594	\$0	\$3,888,006	\$2,257,368	99.98%
161	UNITED INVESTORS LIFE INSURANCE COMPANY	0.08%	53	1,528	\$350,140	\$0	\$45,000	\$53,035	12.85%
162	UNITED LIFE INSURANCE COMPANY	0.00%	112	89	\$11,107	\$0	\$0	\$2,765	0.00%
163	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.33%	19	42,327	\$5,884,005	\$0	\$3,732,961	\$2,545,185	63.44%
164	UNITED SECURITY LIFE AND HEALTH INSURANCE CO	0.00%	122	24	\$3,216	\$0	\$0	\$620	0.00%
165	UNITED STATES LIFE INSURANCE CO NEW YORK	0.28%	34	10,353	\$1,236,165	\$0	\$373,122	\$1,281,819	30.18%
166	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	153	2	\$0	\$0	\$0	\$4	N/A
167	UNUM LIFE INSURANCE COMPANY OF AMERICA	5.33%	6	110,295	\$23,512,772	\$0	\$17,683,036	\$7,713,962	75.21%
168	VANTISLIFE INSURANCE COMPANY	0.00%	132	6	\$1,749	\$0	\$0	\$575	0.00%
169	WASHINGTON NATIONAL INSURANCE CO	0.00%	153	2	\$0	\$0	\$0	\$705	N/A
TOTAL		100.00%		2,937,935	\$441,547,932	\$1,921,557	\$389,417,306	\$196,767,469	88.63%

## MISSOURI GROUP TERM LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



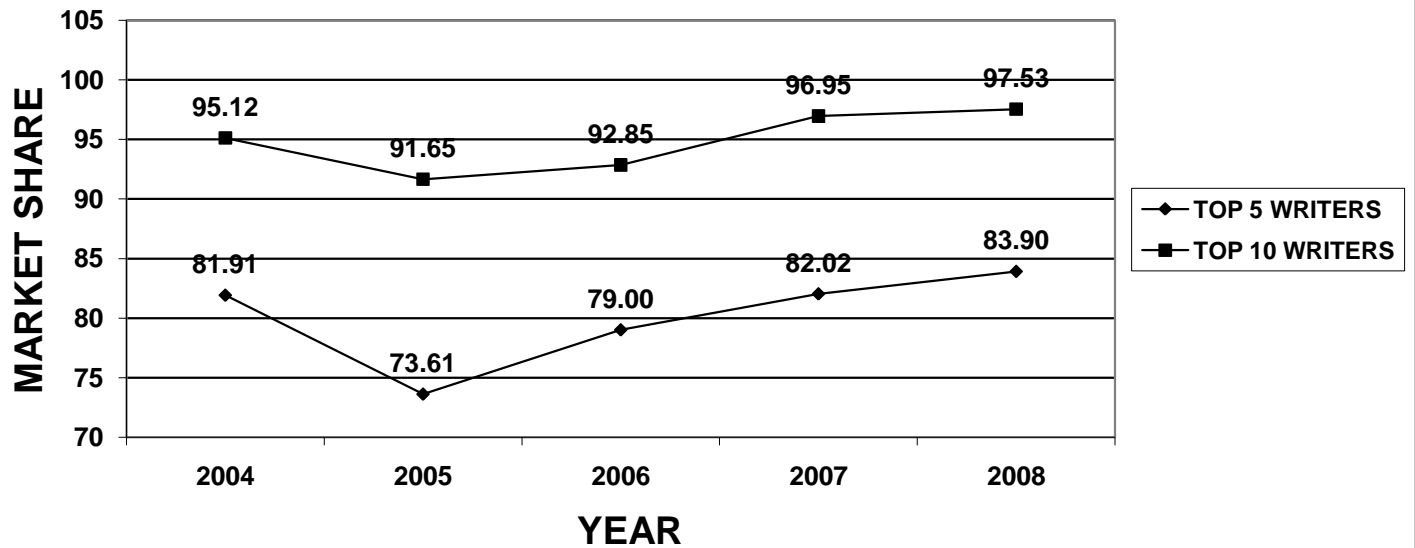


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

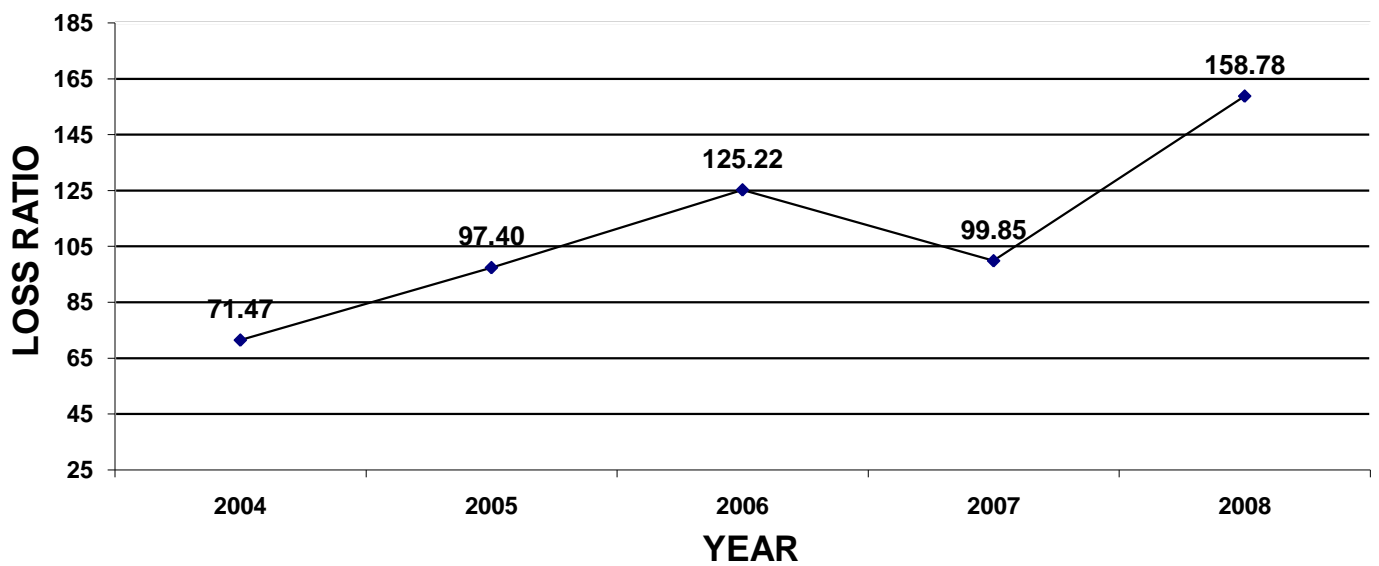
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.21%	15	114	\$57,034	\$0	\$42,886	\$8,350	75.19%
2	AETNA LIFE INSURANCE COMPANY	0.31%	12	64	\$84,500	\$0	\$0	\$0	0.00%
3	AIG LIFE INSURANCE COMPANY	0.17%	16	154	\$47,626	\$0	\$6,655	\$4,957	13.97%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.25%	14	187	\$68,768	\$0	\$0	\$5,646	0.00%
5	AMERICAN NATIONAL INSURANCE COMPANY	3.53%	7	2,015	\$976,834	\$0	\$811,002	\$291,400	83.02%
6	AVIVA LIFE AND ANNUITY COMPANY	0.04%	21	3	\$10,999	\$0	\$0	\$8,965	0.00%
7	CONNECTICUT GENERAL LIFE INS CO	11.40%	3	7,648	\$3,155,062	\$0	\$2,170,769	\$879,692	68.80%
8	CONSECO INSURANCE COMPANY	0.04%	22	33	\$9,895	\$0	\$3,047	\$811	30.79%
9	CONTINENTAL ASSURANCE COMPANY	0.00%	32	49	\$0	\$0	\$0	\$3	N/A
10	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.02%	23	5	\$4,894	\$0	\$0	\$375	0.00%
11	GENWORTH LIFE INSURANCE COMPANY	0.00%	32	36	\$0	\$0	\$754,682	\$26,765	N/A
12	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.14%	17	73	\$38,390	\$0	\$2,705,137	\$5,920	7046.46%
13	HARTFORD LIFE INSURANCE COMPANY	0.01%	25	60	\$3,580	\$0	\$57,981	\$5,443	1619.58%
14	ING LIFE INSURANCE AND ANNUITY COMPANY	0.30%	13	328	\$82,670	\$0	\$28,714	\$11,915	34.73%
15	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	26	1	\$2,400	\$0	\$0	\$125	0.00%
16	JEFFERSON NATIONAL LIFE INSURANCE CO	0.00%	32	55	\$0	\$0	\$61,750	\$1,934	N/A
17	LINCOLN BENEFIT LIFE COMPANY	0.00%	28	2	\$1,168	\$0	\$0	\$352	0.00%
18	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	11.51%	2	1,018	\$3,186,897	\$0	\$0	\$413,079	0.00%
19	METROPOLITAN LIFE INSURANCE COMPANY	39.69%	1	31,767	\$10,989,562	\$0	\$27,181,318	\$3,437,126	247.34%
20	MINNESOTA LIFE INSURANCE COMPANY	10.15%	5	991	\$2,809,424	\$0	\$2,071,335	\$64,030	73.73%
21	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	32	179	\$0	\$0	\$1,049,191	\$10,795	N/A
22	MONY LIFE INSURANCE COMPANY OF AMERICA	0.74%	10	593	\$205,069	\$0	\$242,180	\$27,785	118.10%
23	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.10%	18	31	\$27,635	\$0	\$87,658	\$803	317.20%
24	NEW YORK LIFE INS AND ANNUITY CORPORATION	1.25%	9	2	\$345,473	\$0	\$0	\$7,317	0.00%
25	PENN INSURANCE AND ANNUITY COMPAY THE	0.01%	27	9	\$1,981	\$0	\$7,610	\$167	384.15%
26	PHOENIX LIFE INSURANCE COMPANY	0.00%	31	11	\$585	\$0	\$20,763	\$356	3549.23%
27	PRINCIPAL LIFE INSURANCE COMPANY	2.86%	8	1,526	\$791,201	\$0	\$328,023	\$119,811	41.46%
28	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.00%	29	2	\$1,104	\$0	\$0	\$150	0.00%
29	PRUDENTIAL INSURANCE CO OF AMERICA THE	11.15%	4	18,754	\$3,087,445	\$59,145	\$4,301,821	\$1,508,282	141.25%
30	RIVERSOURCE LIFE INSURANCE COMPANY	0.01%	24	0	\$3,887	\$0	\$10,725	\$6,804	275.92%
31	SECURIAN LIFE INSURANCE COMPANY	0.06%	20	26	\$15,282	\$0	\$0	\$4,557	0.00%
32	SETTLERS LIFE INSURANCE COMPANY	0.00%	32	3	\$0	\$0	\$610	\$62	N/A
33	TRANSAMERICA LIFE INSURANCE COMPANY	5.25%	6	420	\$1,453,029	\$0	\$1,213,349	\$230,740	83.50%
34	TRUSTMARK INSURANCE COMPANY	0.07%	19	3,785	\$20,698	\$0	\$639,802	\$72,715	3091.13%
35	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	30	3	\$607	\$0	\$0	\$93	0.00%
36	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.73%	11	341	\$201,428	\$0	\$101,375	\$33,719	50.33%
37	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	32	1	\$0	\$0	\$0	\$300	N/A
TOTAL		100.00%		70,289	\$27,685,127	\$59,145	\$43,898,383	\$7,191,344	158.78%

## MISSOURI GROUP UNIVERSAL LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

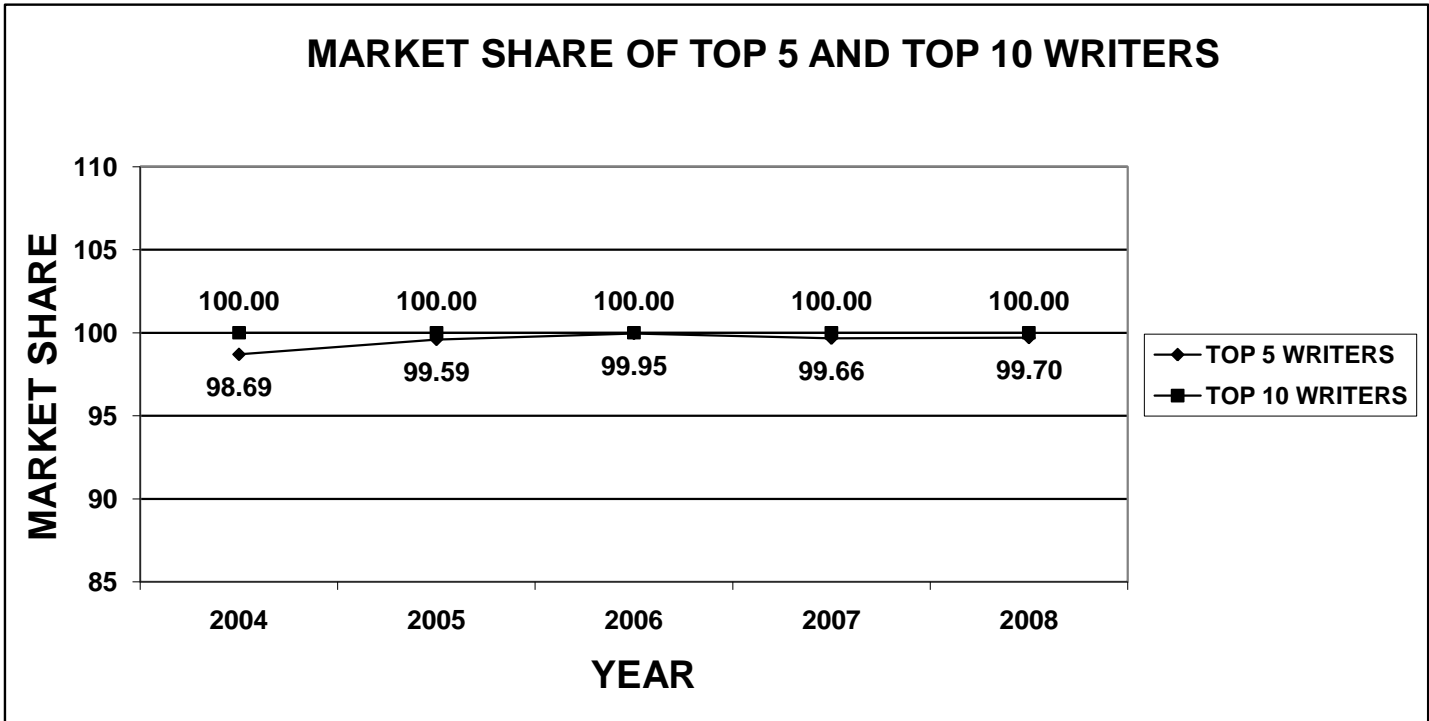


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

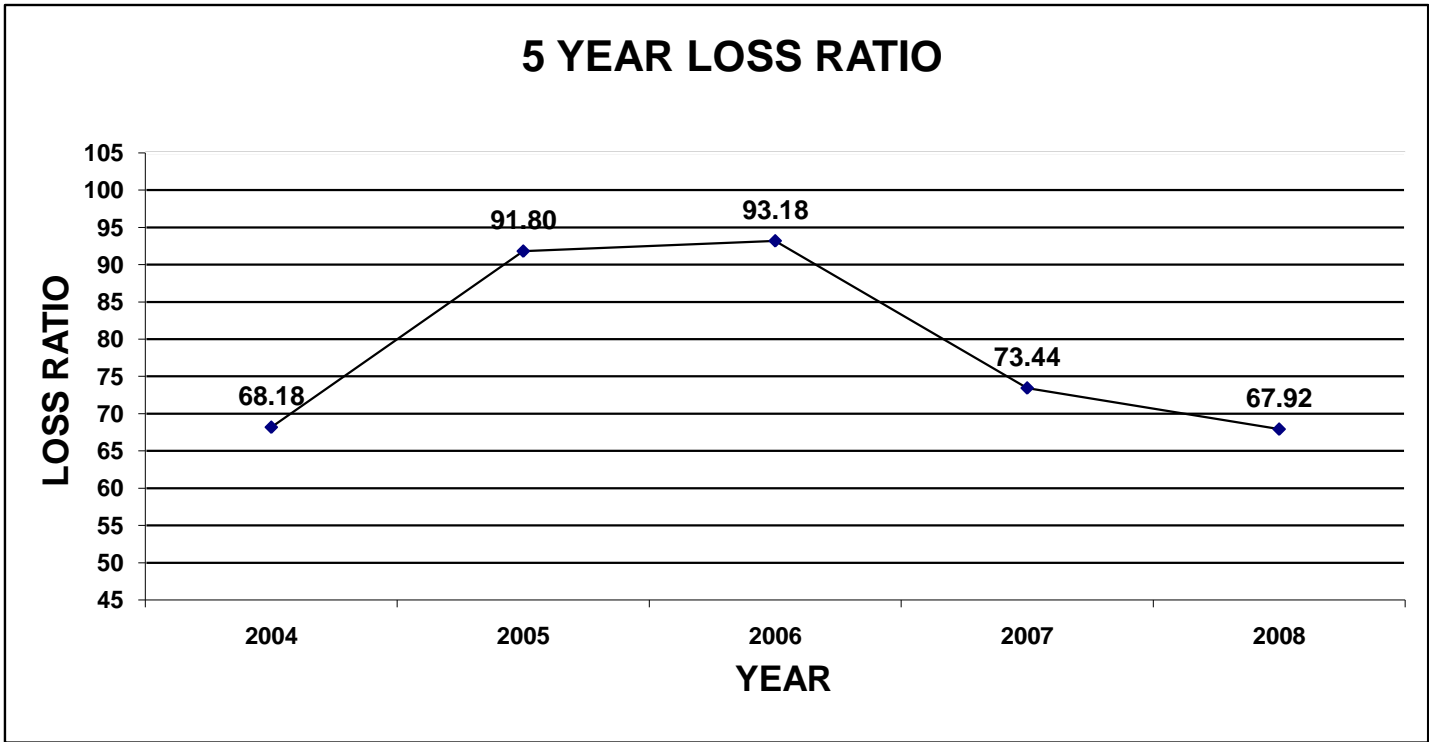
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	8	0	\$0	\$0	\$111,903	\$0	N/A
2	CIGNA LIFE INSURANCE CO OF NEW YORK	0.00%	8	0	\$0	\$0	\$123,000	\$0	N/A
3	COLONIAL PENN LIFE INSURANCE CO	23.14%	2	6,028	\$1,547,931	\$0	\$1,034,601	\$16,068	66.84%
4	CUNA MUTUAL INSURANCE SOCIETY	13.21%	3	3,578	\$883,810	\$0	\$768,326	\$20,388	86.93%
5	FIDELITY SECURITY LIFE INSURANCE CO	0.28%	6	27	\$18,558	\$0	\$12,641	\$129	68.12%
6	INVESTORS HERITAGE LIFE INSURANCE CO	0.02%	7	3	\$1,415	\$0	\$1,201	\$22	84.88%
7	MONUMENTAL LIFE INSURANCE COMPANY	10.28%	4	2,300	\$687,301	\$0	\$398,043	\$0	57.91%
8	STONEBRIDGE LIFE INSURANCE COMPANY	50.62%	1	15,664	\$3,385,811	\$0	\$1,919,088	\$72,827	56.68%
9	UNION FIDELITY LIFE INSURANCE COMPANY	2.44%	5	565	\$163,319	\$0	\$174,019	\$2,403	106.55%
TOTAL		100.00%		28,165	\$6,688,145	\$0	\$4,542,822	\$111,837	67.92%

**MISSOURI GROUP GRADED DEATH BENEFITS INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

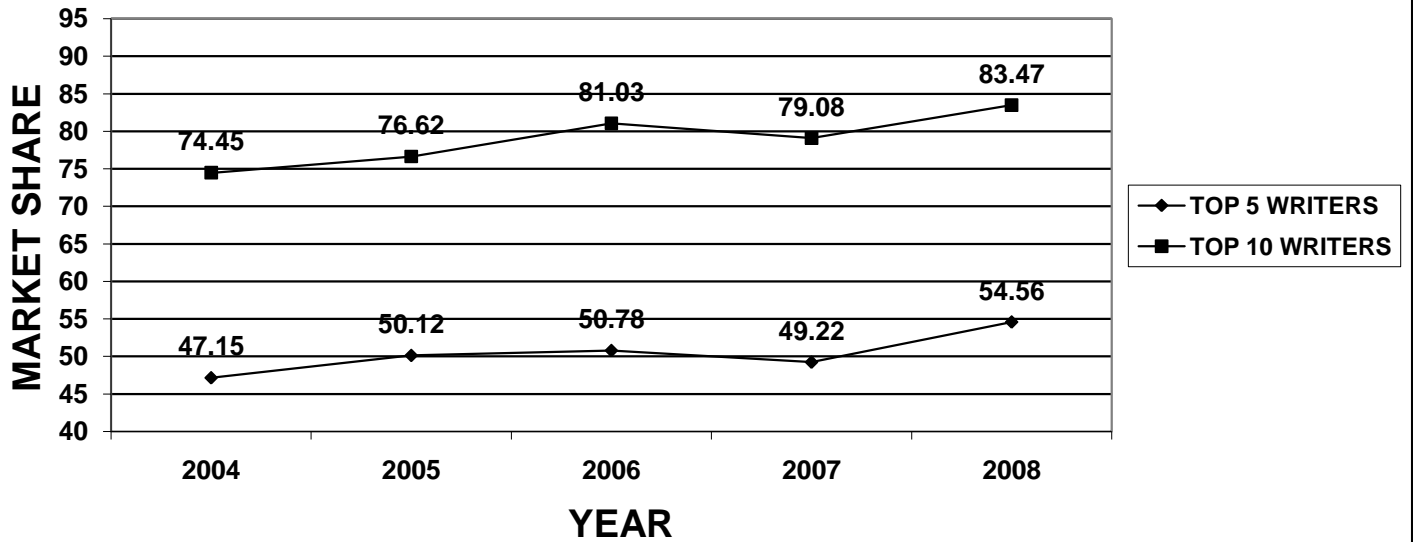


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

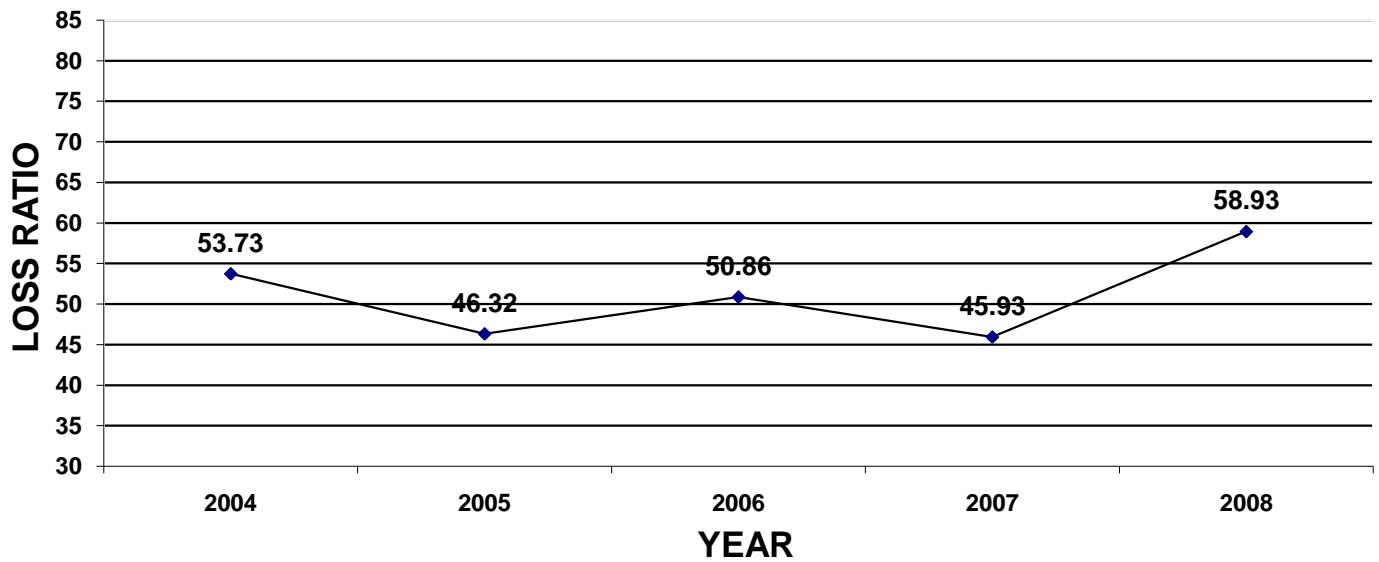
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	5.35%	8	54,062	\$1,501,183	\$0	\$1,116,042	\$156,053	74.34%
2	AMERICAN GENERAL ASSURANCE COMPANY	1.50%	16	12,338	\$421,421	\$0	\$800,935	\$92,382	190.06%
3	AMERICAN HEALTH AND LIFE INSURANCE CO	9.14%	4	13,801	\$2,564,380	\$0	\$1,670,186	\$180,343	65.13%
4	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.39%	17	4,591	\$390,052	\$0	\$280,262	\$53,916	71.85%
5	AMERICAN MODERN LIFE INSURANCE COMPANY	8.25%	5	12,211	\$2,313,948	\$0	\$1,378,801	\$171,980	59.59%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.63%	20	1,904	\$175,693	\$0	\$94,870	\$14,426	54.00%
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.90%	19	1,053	\$252,483	\$0	\$82,957	\$0	32.86%
8	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.05%	29	251	\$14,100	\$0	\$0	\$1,071	0.00%
9	AMERICAN UNITED LIFE INSURANCE CO	1.82%	13	4,843	\$511,810	\$0	\$158,696	\$38,453	31.01%
10	BALBOA LIFE INSURANCE COMPANY	0.10%	27	2,414	\$29,312	\$0	\$30,500	\$2,585	104.05%
11	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	34	1	\$0	\$0	\$0	\$3	N/A
12	CARDIF LIFE INSURANCE COMPANY	4.29%	10	11,046	\$1,202,944	\$0	\$652,489	\$133,484	54.24%
13	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	13.22%	1	42,757	\$3,708,436	\$0	\$1,422,656	\$280,283	38.36%
14	CENTURION LIFE INSURANCE COMPANY	1.82%	14	1,486	\$509,690	\$0	\$556,295	\$43,648	109.14%
15	CENTURY LIFE ASSURANCE COMPANY	0.00%	33	33	\$247	\$0	\$0	\$153	0.00%
16	CUNA MUTUAL INSURANCE SOCIETY	11.73%	3	59,347	\$3,290,457	\$0	\$2,076,263	\$356,293	63.10%
17	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.19%	23	4,057	\$54,533	\$0	\$31,555	\$4,731	57.86%
18	GUARANTEE TRUST LIFE INSURANCE CO	4.71%	9	10,826	\$1,320,599	\$0	\$433,659	\$123,290	32.84%
19	HOUSEHOLD LIFE INSURANCE COMPANY	12.23%	2	14,533	\$3,432,023	\$0	\$2,234,403	\$237,293	65.10%
20	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDEI	8.06%	6	31,345	\$2,261,444	\$0	\$1,002,903	\$194,342	44.35%
21	J M I C LIFE INSURANCE COMPANY	-0.07%	34	1,068	-\$18,917	\$0	\$8,419	\$8,793	-44.50%
22	LIFE OF THE SOUTH INSURANCE COMPANY	-0.40%	34	2,070	-\$111,397	\$0	\$36,280	\$21,132	-32.57%
23	MAGNA INSURANCE COMPANY	0.00%	34	4	\$0	\$0	\$0	\$40	N/A
24	MERIT LIFE INSURANCE CO	2.36%	11	12,912	\$662,791	\$0	\$392,430	\$48,526	59.21%
25	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	34	0	\$0	\$0	\$0	\$236	N/A
26	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.13%	26	474	\$35,419	\$0	\$13,297	\$5,176	37.54%
27	MINNESOTA LIFE INSURANCE COMPANY	1.76%	15	11,794	\$494,470	\$0	\$208,168	\$34,577	42.10%
28	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	34	1	\$0	\$0	\$0	\$13	N/A
29	MOUNTAIN LIFE INSURANCE COMPANY	0.44%	21	2,571	\$124,066	\$0	\$119,524	\$18,770	96.34%
30	OLD UNITED LIFE INSURANCE COMPANY	0.98%	18	2,166	\$273,650	\$0	\$181,653	\$33,706	66.38%
31	PEKIN LIFE INSURANCE COMPANY	2.31%	12	4,711	\$648,619	\$0	\$275,339	\$39,686	42.45%
32	RESOURCE LIFE INSURANCE COMPANY	0.04%	30	5,153	\$11,871	\$0	\$127,561	\$43,409	1074.56%
33	SHELTER LIFE INSURANCE COMPANY	0.16%	24	5,172	\$44,687	\$29,790	\$34,472	\$9,033	143.80%
34	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.01%	32	49	\$2,702	\$0	\$0	\$436	0.00%
35	STONEBRIDGE LIFE INSURANCE COMPANY	0.40%	22	8,335	\$113,384	\$0	\$25,801	\$8,273	22.76%
36	TRANSAMERICA LIFE INSURANCE COMPANY	6.51%	7	19,992	\$1,825,925	\$0	\$867,366	\$160,030	47.50%
37	UNION FIDELITY LIFE INSURANCE COMPANY	0.13%	25	1,916	\$35,469	\$0	\$9,400	\$1,187	26.50%
38	UNITED LIFE INSURANCE COMPANY	0.00%	34	278	-\$758	\$0	\$4,477	\$775	-590.63%
39	UNITED STATES LIFE INS COMPANY NEW YORK	0.01%	31	132	\$2,853	\$0	\$512	\$864	17.95%
40	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	-0.22%	34	3,616	-\$61,497	\$0	\$155,287	\$25,945	-252.51%
41	XL LIFE INSURANCE AND ANNUITY COMPANY	-0.01%	34	203	-\$2,352	\$0	\$9,072	\$880	-385.71%
42	ZALE LIFE INSURANCE COMPANY	0.08%	28	3,641	\$22,388	\$0	\$12,248	\$2,040	54.71%
TOTAL		100.00%		369,157	\$28,058,128	\$29,790	\$16,504,778	\$2,548,256	58.93%

## MISSOURI GROUP CREDIT LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

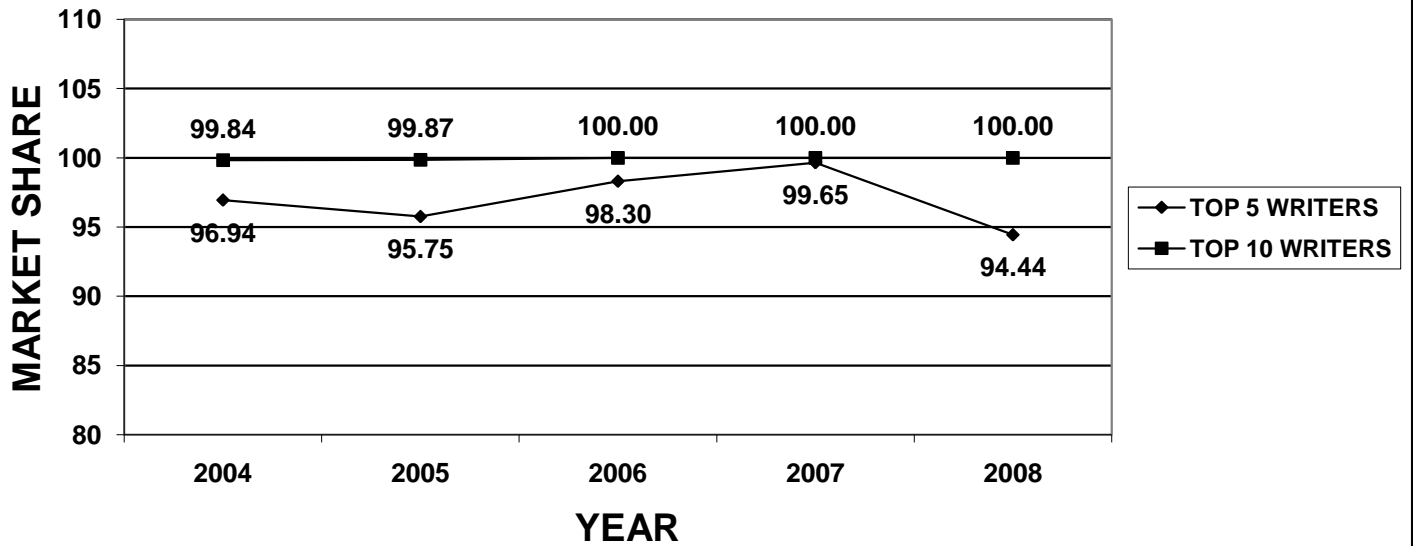


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

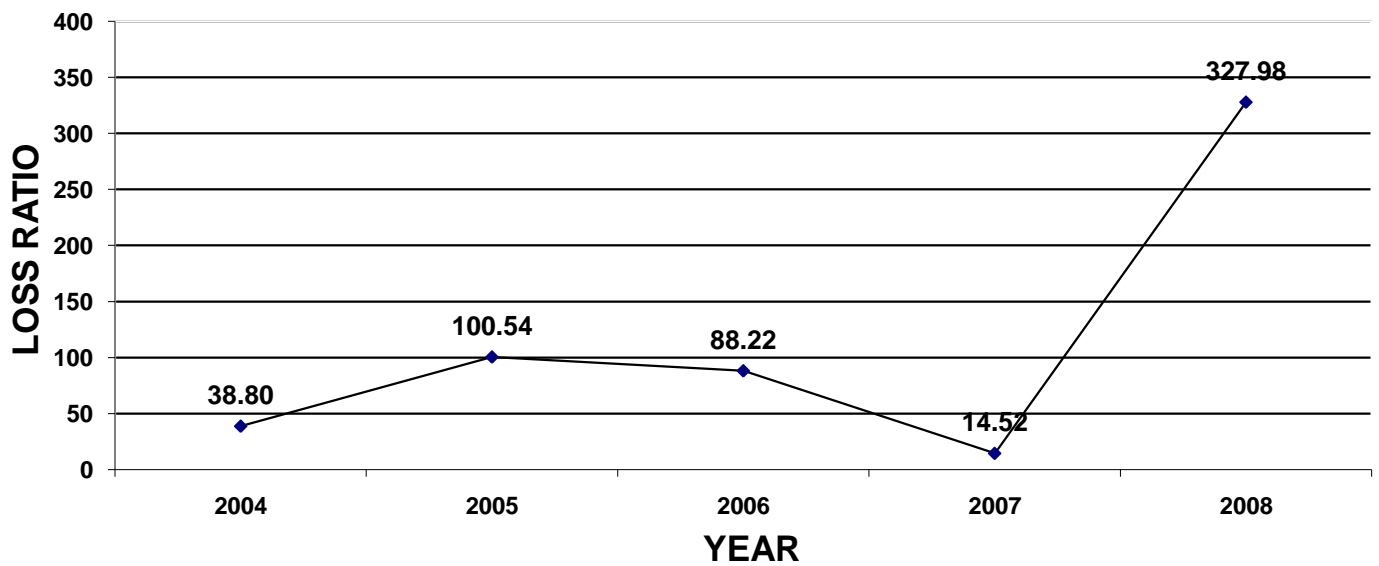
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AIG LIFE INSURANCE COMPANY	0.00%	11	1	\$474	\$0	\$0	\$773	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	12	33	\$0	\$0	\$12,103	\$3,001	N/A
3	AMERICAN GENERAL LIFE INSURANCE CO	0.42%	9	14	\$87,291	\$0	\$0	\$16,708	0.00%
4	AMERICAN NATIONAL INSURANCE COMPANY	2.20%	6	242	\$458,427	\$0	\$59,715	\$1,615	13.03%
5	FIRST ALLMERICA FINANCIAL LIFE INS COMPANY	0.00%	12	1	\$0	\$0	\$0	\$0	N/A
6	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	12	0	\$0	\$0	\$0	\$424	N/A
7	HARTFORD LIFE INSURANCE COMPANY	46.62%	1	1,004	\$9,699,261	\$0	\$0	\$976,427	0.00%
8	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	12	12	\$0	\$0	\$845,861	\$1,726	N/A
9	KEMPER INVESTORS LIFE INS CO	0.00%	12	714	\$0	\$0	\$500,872	\$491,152	N/A
10	LINCOLN BENEFIT LIFE COMPANY	0.08%	10	1	\$15,915	\$0	\$155,388	\$576	976.36%
11	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	3.39%	4	2	\$705,650	\$0	\$0	\$1,633	0.00%
12	METROPOLITAN LIFE INSURANCE COMPANY	32.42%	2	9,991	\$6,745,925	\$0	\$66,130,346	\$8,234,994	980.30%
13	MINNESOTA LIFE INSURANCE COMPANY	1.14%	8	89	\$236,679	\$0	\$0	\$49,760	0.00%
14	NATIONWIDE LIFE INSURANCE COMPANY	9.21%	3	46	\$1,916,917	\$0	\$29,132	\$45,814	1.52%
15	PRUDENTIAL INS COMPANY OF AMERICA THE	1.73%	7	2,180	\$358,907	\$6,875	\$500,075	\$175,333	141.25%
16	SUN LIFE ASSURANCE OF CANADA (US)	2.79%	5	0	\$580,616	\$0	\$0	\$0	0.00%
TOTAL		100.00%		14,330	\$20,806,062	\$6,875	\$68,233,492	\$9,999,936	327.98%

## MISSOURI GROUP VARIABLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

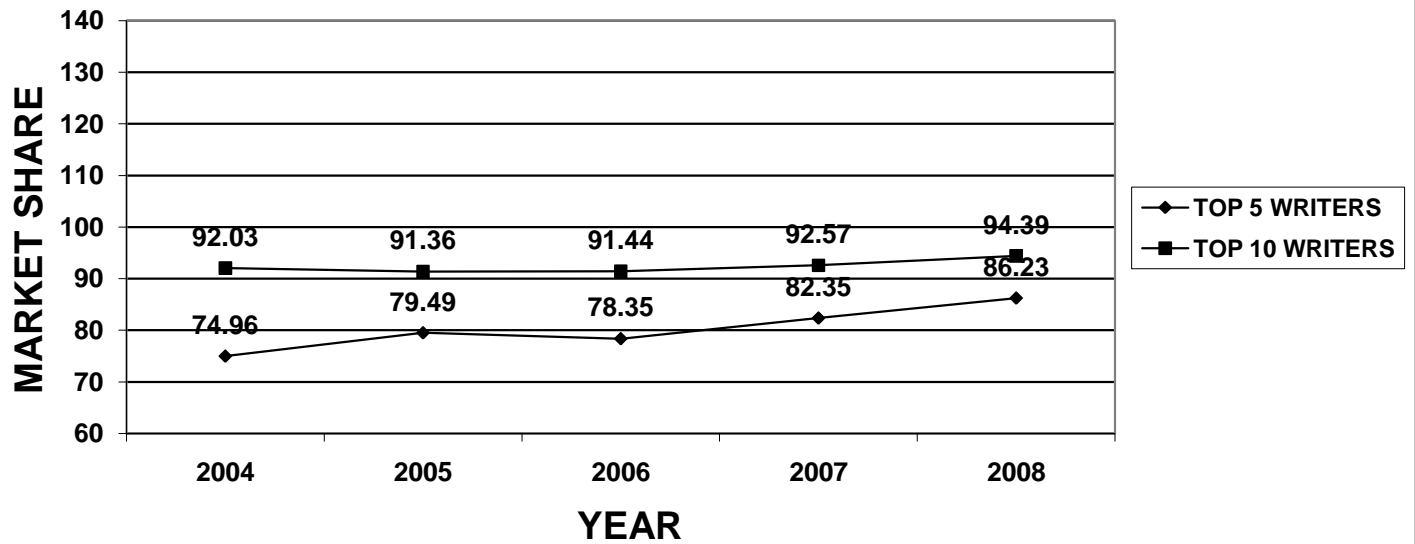
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	-0.03%	68	6	-\$238,064	\$0	\$4,151,637	N/A	-1743.92%
2	AIG LIFE INSURANCE COMPANY	0.13%	24	4,085	\$1,003,895	\$0	\$8,259,618	N/A	822.76%
3	AIG SUNAMERICA LIFE ASSURANCE COMPANY	0.02%	37	1	\$121,868	\$0	\$9,468	N/A	7.77%
4	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	68	1	\$0	\$0	\$5,457	N/A	N/A
5	ALLSTATE ASSURANCE COMPANY	0.00%	68	25	\$0	\$0	\$34,552	N/A	N/A
6	ALLSTATE LIFE INSURANCE COMPANY	0.02%	35	4,085	\$188,048	\$0	\$16,470,591	N/A	8758.72%
7	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	55	0	\$6,000	\$0	\$44,455	N/A	740.92%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	49	245	\$40,815	\$0	\$132,587	N/A	324.85%
9	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.00%	68	88	\$0	\$0	\$314,261	N/A	N/A
10	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	68	319	\$0	\$0	\$433,129	N/A	N/A
11	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.02%	36	515	\$157,194	\$0	\$1,352,127	N/A	860.16%
12	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	68	4	\$0	\$0	\$19,530	N/A	N/A
13	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	68	3	\$0	\$0	\$16,241	N/A	N/A
14	AMERICAN NATIONAL INSURANCE COMPANY	0.40%	16	375	\$3,105,657	\$0	\$3,387,356	N/A	109.07%
15	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.03%	33	253	\$224,842	\$0	\$59,949	N/A	26.66%
16	AMERICAN UNITED LIFE INSURANCE CO	0.03%	32	378	\$257,732	\$0	\$1,567,635	N/A	608.24%
17	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.01%	50	188	\$39,593	\$0	\$457,461	N/A	1155.41%
18	AMERITAS LIFE INSURANCE CORP	0.54%	13	355	\$4,242,203	\$0	\$141,716	N/A	3.34%
19	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	48	139	\$51,124	\$0	\$268,409	N/A	525.02%
20	ASSURTY LIFE INSURANCE COMPANY	0.00%	63	86	\$1,672	\$0	\$263,742	N/A	15774.04%
21	ATLANTA LIFE INSURANCE COMPANY	0.00%	68	3	\$0	\$0	\$11,533	N/A	N/A
22	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	68	706	\$0	\$0	\$757	N/A	N/A
23	AVIVA LIFE AND ANNUITY COMPANY	0.00%	68	233	\$0	\$0	\$0	N/A	N/A
24	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	68	201	\$0	\$10,780	\$0	N/A	N/A
25	BANKERS LIFE AND CASUALTY COMPANY	0.00%	68	0	\$0	\$0	\$21,796	N/A	N/A
26	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	68	611	\$0	\$0	\$26,083,233	N/A	N/A
27	CANADA LIFE ASSURANCE COMPANY	0.00%	68	312	\$0	\$0	\$1,552,185	N/A	N/A
28	CAPITOL LIFE INSURANCE COMPANY	0.00%	68	20	\$0	\$0	\$82,192	N/A	N/A
29	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	68	5	\$0	\$0	\$88,611	N/A	N/A
30	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	57	0	\$3,500	\$0	\$0	N/A	0.00%
31	CHURCH LIFE INSURANCE CORPORATION	0.00%	56	12	\$5,919	\$0	\$0	N/A	0.00%
32	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	68	23	\$0	\$0	\$4,942	N/A	N/A
33	CONSECO INSURANCE COMPANY	0.00%	68	27	\$0	\$0	\$43,671	N/A	N/A
34	CONSECO LIFE INSURANCE CO	0.00%	68	21	\$0	\$0	\$23,086	N/A	N/A
35	CONTINENTAL ASSURANCE COMPANY	0.00%	68	258	\$0	\$0	\$233,167	N/A	N/A
36	COUNTRY LIFE INSURANCE COMPANY	0.00%	68	1	\$0	\$0	\$2,432	N/A	N/A
37	CROWN LIFE INSURANCE COMPANY	0.00%	68	1	\$0	\$0	\$595	N/A	N/A
38	CUNA MUTUAL INSURANCE SOCIETY	0.76%	10	45	\$5,940,753	\$0	\$3,183,476	N/A	53.59%
39	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	62	27	\$1,925	\$0	\$8,883	N/A	461.45%
40	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.50%	14	8,026	\$3,909,929	\$0	\$11,565,333	N/A	295.79%
41	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	68	0	\$0	\$8,285	\$774,532	N/A	N/A
42	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CO	0.00%	68	1	\$0	\$0	\$12,060	N/A	N/A
43	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	65	2	\$1,095	\$0	\$7,503	N/A	685.21%
44	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	41	497	\$85,626	\$14,777	\$1,194,303	N/A	1412.05%
45	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	68	7	\$0	\$0	\$97,417	N/A	N/A
46	GENWORTH LIFE INSURANCE COMPANY	0.12%	25	196	\$927,180	\$0	\$1,666,890	N/A	179.78%
47	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	46	49	\$53,040	\$0	\$293,268	N/A	552.92%
48	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	61	11	\$2,031	\$0	\$28,612	N/A	1408.76%
49	GREAT-WEST LIFE & ANNUITY INSURANCE CO	12.04%	3	61,218	\$94,398,129	\$0	\$1,238,300	N/A	1.31%
50	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	68	0	\$0	\$0	\$30,224	N/A	N/A
51	HARTFORD LIFE INSURANCE COMPANY	0.04%	30	797	\$331,682	\$0	\$3,537,299	N/A	1066.47%
52	HORACE MANN LIFE INSURANCE COMPANY	0.00%	68	2	\$0	\$0	\$0	N/A	N/A
53	ING LIFE INSURANCE AND ANNUITY COMPANY	1.34%	9	38,677	\$10,498,190	\$0	\$20,253,094	N/A	192.92%
54	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	67	2	\$228	\$0	\$219,931	N/A	96460.96%
55	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	38	713	\$111,010	\$0	\$1,231,311	N/A	1109.19%
56	JOHN HANCOCK LIFE INSURANCE COMPANY	0.62%	12	51	\$4,868,187	\$0	\$28,754,857	N/A	590.67%
57	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.01%	43	1	\$73,280	\$0	\$121,430,319	N/A	165707.31%
58	KEMPER INVESTORS LIFE INS CO	0.00%	68	84	\$0	\$0	\$0	N/A	N/A
59	LIBERTY LIFE INSURANCE COMPANY	0.00%	68	177	\$0	\$0	\$1,296,700	N/A	N/A
60	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	51	92	\$29,318	\$0	\$204,452	N/A	697.36%
61	LINCOLN BENEFIT LIFE COMPANY	0.00%	68	12	\$0	\$0	\$0	N/A	N/A
62	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	53	3	\$12,739	\$0	\$8,838	N/A	69.38%
63	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.04%	31	3,783	\$320,796	\$0	\$530,864	N/A	165.48%
64	MANHATTAN LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$494	N/A	N/A
65	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	0.38%	17	3,004	\$2,991,541	\$0	\$6,233,283	N/A	208.36%
66	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	68	52	\$0	\$0	\$342,950	N/A	N/A
67	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.25%	19	8,956	\$1,926,305	\$0	\$12,024,885	N/A	624.25%
68	METLIFE INVESTORS INSURANCE COMPANY	0.00%	68	1	\$0	\$0	\$147,418	N/A	N/A
69	METLIFE INVESTORS USA INSURANCE COMPANY	0.01%	45	177	\$65,515	\$0	\$625,901	N/A	955.36%

**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

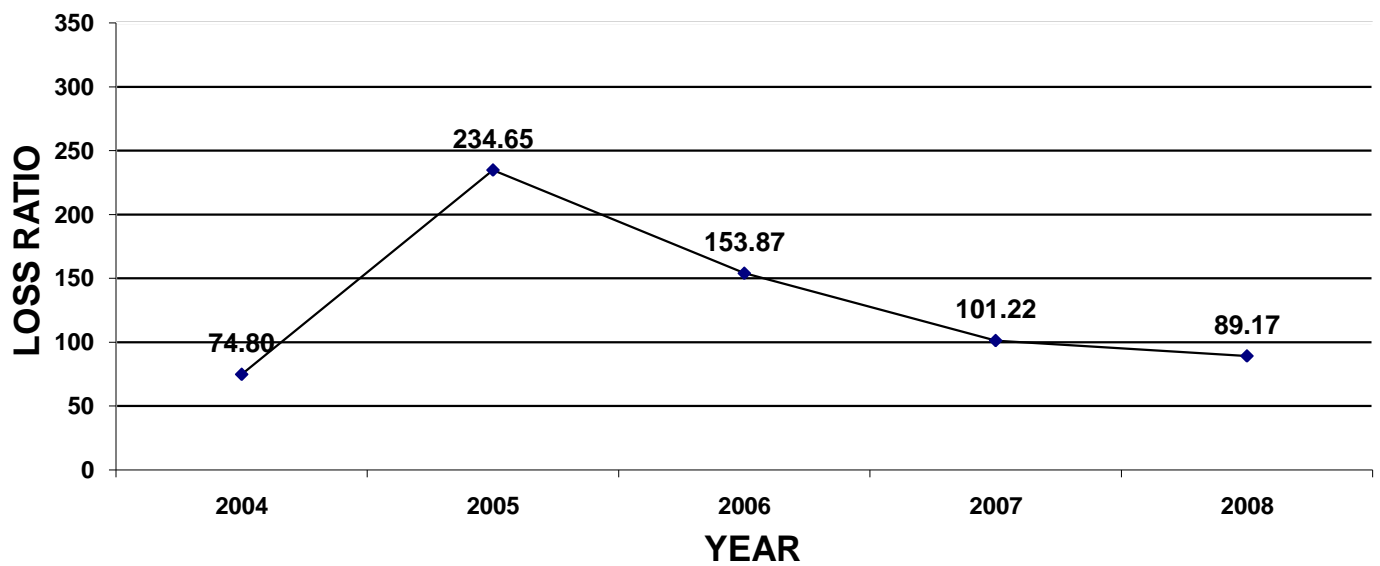
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	METROPOLITAN LIFE INSURANCE COMPANY	5.20%	5	290	\$40,763,846	\$0	\$46,113,673	N/A	113.12%
71	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.08%	27	323	\$611,464	\$0	\$1,177,394	N/A	192.55%
72	MINNESOTA LIFE INSURANCE COMPANY	0.00%	68	788	\$0	\$0	\$225,541	N/A	N/A
73	MONUMENTAL LIFE INSURANCE COMPANY	0.03%	34	1,922	\$214,312	\$0	\$7,608,199	N/A	3550.06%
74	MONY LIFE INSURANCE COMPANY	0.00%	68	58	-\$2,446	\$0	\$73,761	N/A	-3015.58%
75	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	68	3	\$0	\$0	\$388	N/A	N/A
76	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.06%	28	277	\$497,410	\$0	\$25,828,752	N/A	5192.65%
77	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	39	36	\$107,261	\$0	\$29,753	N/A	27.74%
78	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.14%	22	595	\$1,098,304	\$0	\$7,044,414	N/A	641.39%
79	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	58	1	\$3,287	\$0	\$0	N/A	0.00%
80	NEW YORK LIFE INSURANCE AND ANNUITY CORP	0.28%	18	82	\$2,180,428	\$0	\$308,318	N/A	14.14%
81	NEW YORK LIFE INSURANCE COMPANY	0.13%	23	9,487	\$1,012,194	\$1,917	\$11,960,443	N/A	1181.82%
82	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.01%	40	167	\$100,000	\$0	\$0	N/A	0.00%
83	OM FINANCIAL LIFE INSURANCE COMPANY	0.00%	59	51	\$2,230	\$0	\$329,166	N/A	14760.81%
84	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$129,512	N/A	N/A
85	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	68	15	\$0	\$0	\$16,829	N/A	N/A
86	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	68	4	\$0	\$0	\$0	N/A	N/A
87	PEKIN LIFE INSURANCE COMPANY	0.00%	66	3	\$300	\$0	\$0	N/A	0.00%
88	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	68	78	\$0	\$0	\$1,123,904	N/A	N/A
89	PHOENIX LIFE INSURANCE COMPANY	0.00%	64	25	\$1,642	\$0	\$639,016	N/A	38916.93%
90	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$44,710	N/A	N/A
91	PRINCIPAL LIFE INSURANCE COMPANY	0.48%	15	126,905	\$3,758,790	\$4,027	\$376,591	N/A	10.13%
92	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	68	1	\$0	\$0	\$0	N/A	N/A
93	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.00%	68	1,152	\$0	\$0	\$2,575,901	N/A	N/A
94	PRUDENTIAL ANNUITIES LIFE ASSUR CORP	13.91%	2	7,705	\$109,094,369	\$0	\$71,891,927	N/A	65.90%
95	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.54%	8	4,404	\$12,066,809	\$52,693	\$63,818,355	N/A	529.31%
96	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.01%	42	1	\$77,694	\$0	\$0	N/A	0.00%
97	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	54	7	\$8,975	\$0	\$0	N/A	0.00%
98	RELIABLE LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$411,061	N/A	N/A
99	RELANCE STANDARD LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$89,439	N/A	N/A
100	RELIASTAR LIFE INSURANCE COMPANY	0.08%	26	930	\$641,440	\$0	\$3,333,458	N/A	519.68%
101	RIVERSOURCE LIFE INSURANCE COMPANY	0.14%	21	648	\$1,106,133	\$0	\$2,763,131	N/A	249.80%
102	SAGICOR LIFE INSURANCE COMPANY	0.00%	68	16	\$0	\$0	\$61,549	N/A	N/A
103	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.72%	11	1,477	\$5,608,434	\$0	\$2,596,055	N/A	46.29%
104	STANDARD INSURANCE COMPANY	0.00%	68	9	\$0	\$0	\$14,871	N/A	N/A
105	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	68	1	\$0	\$0	\$302,776	N/A	N/A
106	SUN LIFE ASSURANCE OF CANADA (US)	1.80%	7	562	\$14,088,314	\$0	\$2,015,520	N/A	14.31%
107	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	60	153	\$2,062	\$0	\$1,006,031	N/A	48789.09%
108	SYMETRA LIFE INSURANCE COMPANY	0.01%	47	781	\$51,668	\$0	\$830,536	N/A	1607.45%
109	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	7.61%	4	18,693	\$59,682,781	\$8,115,651	\$18,796,133	N/A	45.09%
110	TEXAS LIFE INSURANCE COMPANY	0.00%	68	3	-\$600	\$0	\$3,886	N/A	-647.67%
111	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	47.47%	1	41	\$372,193,949	\$0	\$73,304,685	N/A	19.70%
112	TRANSAMERICA LIFE INSURANCE COMPANY	-0.04%	68	1,411	-\$295,960	\$0	\$24,062,802	N/A	-8130.42%
113	ULLICO LIFE INSURANCE COMPANY	0.00%	68	2	\$0	\$0	\$0	N/A	N/A
114	UNION CENTRAL LIFE INSURANCE COMPANY	0.01%	44	436	\$67,731	\$0	\$976,920	N/A	1442.35%
115	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	68	1	\$0	\$0	\$2,000	N/A	N/A
116	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.23%	20	928	\$1,782,230	\$0	\$2,689,878	N/A	150.93%
117	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	52	60	\$27,025	\$0	\$839	N/A	3.10%
118	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$45,652	N/A	N/A
119	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	68	53	\$0	\$0	\$195,456	N/A	N/A
120	VARIABLE ANNUITY LIFE INSURANCE COMPANY	2.73%	6	26,657	\$21,367,605	\$0	\$23,471,712	N/A	109.85%
121	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.00%	68	109	\$0	\$0	\$1,037,821	N/A	N/A
122	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	68	0	\$0	\$0	\$6,848,809	N/A	N/A
123	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.05%	29	4	\$412,229	\$0	\$2,329,924	N/A	565.20%
TOTAL		100.00%		347,603	\$784,092,407	\$8,208,130	\$690,989,009	N/A	89.17%

## MISSOURI GROUP ORDINARY ANNUITIES INSURANCE (with life contingencies)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

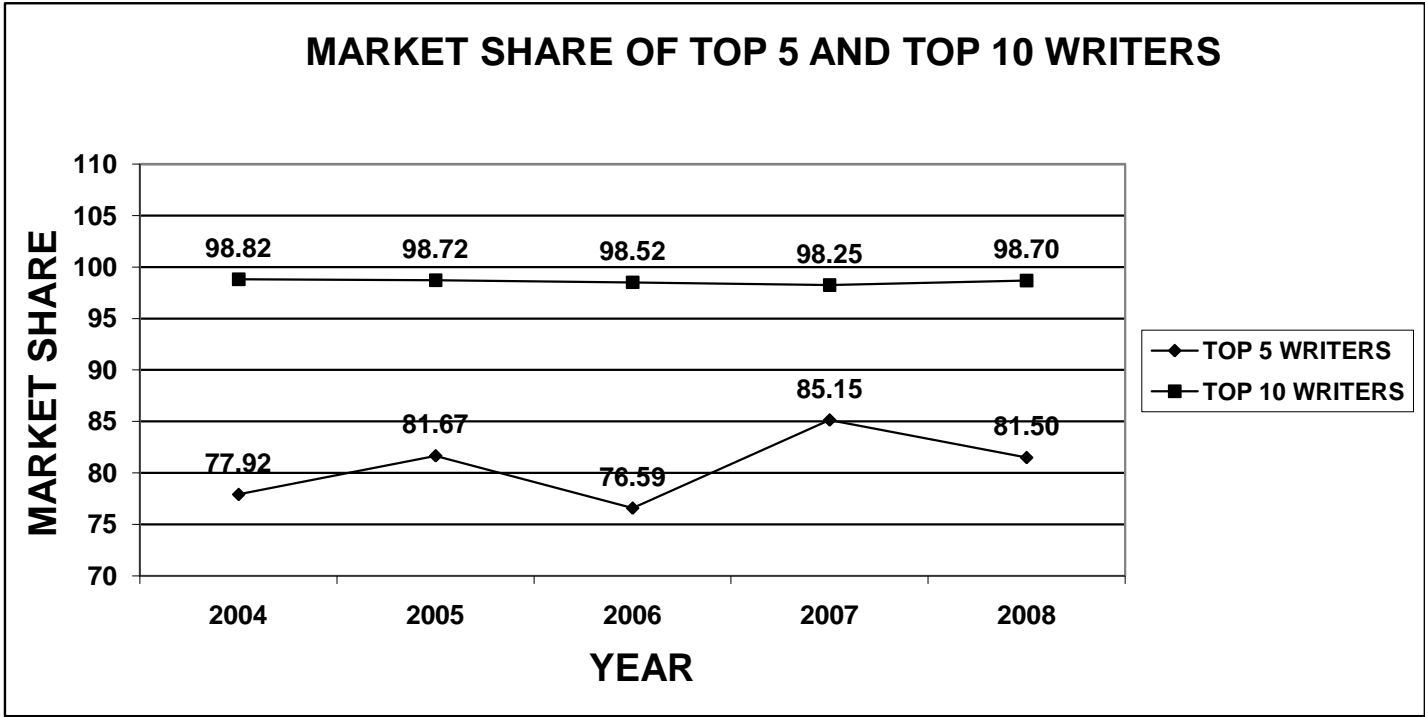


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES**

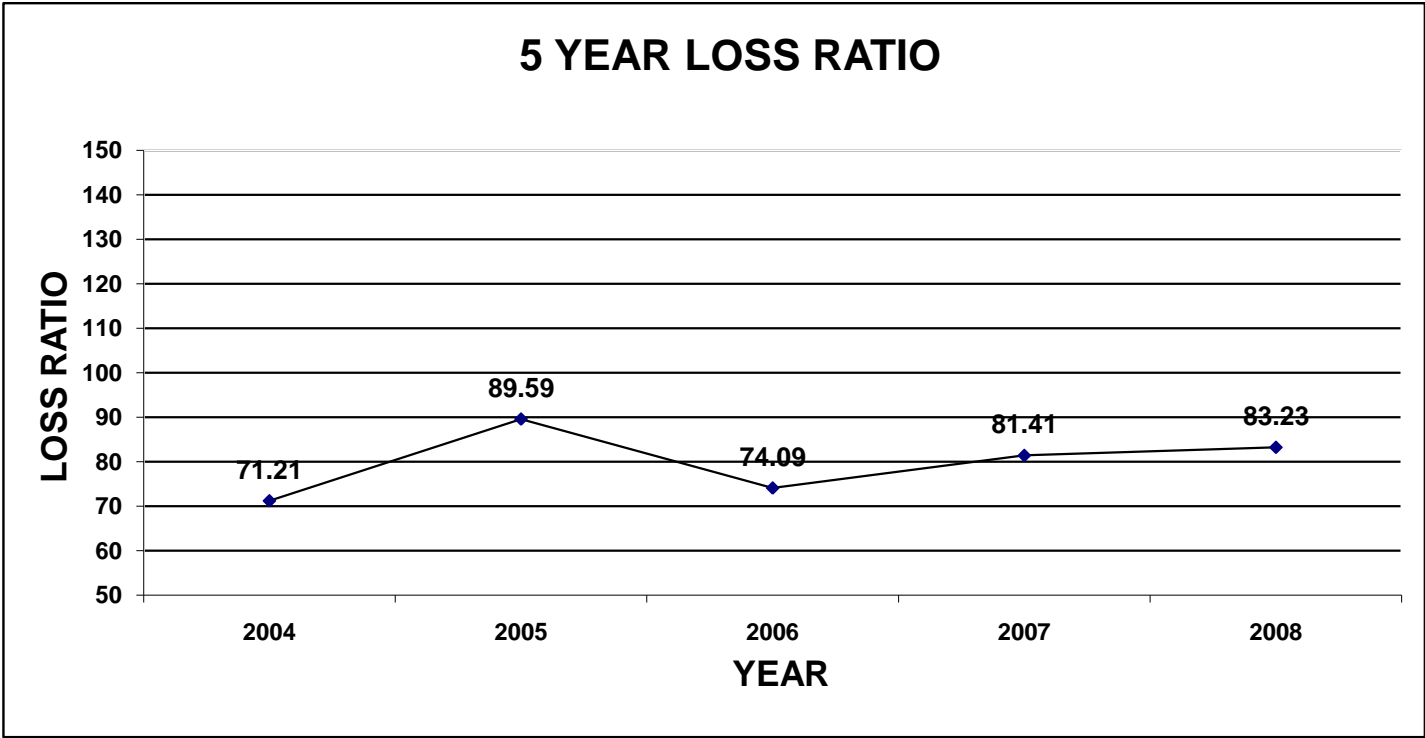
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AIG LIFE INSURANCE COMPANY	0.00%	23	0	\$0	\$0	\$33,386	N/A	N/A
2	AIG SUNAMERICA LIFE ASSURANCE COMPANY	18.91%	2	1,393	\$169,762,392	\$0	\$109,468,849	N/A	64.48%
3	ALLSTATE LIFE INSURANCE COMPANY	0.06%	17	2,765	\$509,359	\$0	\$32,200,485	N/A	6321.77%
4	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	23	0	\$0	\$0	\$7,799	N/A	N/A
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	23	9	\$0	\$0	\$105,000	N/A	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.16%	14	38	\$1,447,837	\$0	\$974,036	N/A	67.28%
7	AMERICAN UNITED LIFE INSURANCE CO	11.31%	4	16,449	\$101,584,993	\$0	\$63,944,867	N/A	62.95%
8	AXA EQUITABLE LIFE INSURANCE COMPANY	29.97%	1	21,956	\$269,117,381	\$0	\$158,106,237	N/A	58.75%
9	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.19%	12	466	\$1,732,568	\$0	\$12,494	N/A	0.72%
10	ING LIFE INSURANCE AND ANNUITY COMPANY	8.73%	5	1,672	\$78,345,312	\$0	\$114,855,895	N/A	146.60%
11	ING USA ANNUITY AND LIFE INSURANCE COMPANY	12.58%	3	9,834	\$112,987,153	\$0	\$86,642,377	N/A	76.68%
12	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	22	10	\$4,820	\$0	\$18,414	N/A	382.03%
13	KEMPER INVESTORS LIFE INS CO	0.00%	20	967	\$35,455	\$0	\$7,818,281	N/A	22051.28%
14	LINCOLN BENEFIT LIFE COMPANY	0.50%	11	0	\$4,461,043	\$0	\$16,834,862	N/A	377.38%
15	LINCOLN NATIONAL LIFE INSURANCE COMPANY	7.11%	6	4,747	\$63,869,518	\$0	\$95,292,011	N/A	149.20%
16	METLIFE INVESTORS USA INSURANCE COMPANY	0.16%	13	1,271	\$1,473,895	\$0	\$3,800,437	N/A	257.85%
17	METROPOLITAN LIFE INSURANCE COMPANY	0.70%	10	5,685	\$6,322,751	\$0	\$7,152,546	N/A	113.12%
18	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.03%	19	150	\$283,962	\$0	\$546,777	N/A	192.55%
19	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	23	29	\$0	\$0	\$68,730	N/A	N/A
20	RELIASTAR LIFE INSURANCE COMPANY	0.03%	18	6	\$301,985	\$0	\$0	N/A	0.00%
21	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.07%	16	321	\$656,703	\$0	\$973,728	N/A	148.28%
22	SUN LIFE ASSURANCE OF CANADA (US)	4.12%	7	2,100	\$36,988,796	\$0	\$163,663	N/A	0.44%
23	SYMETRA LIFE INSURANCE COMPANY	0.09%	15	4,684	\$778,530	\$0	\$332,348	N/A	42.69%
24	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	1.19%	9	3,354	\$10,708,691	\$0	\$7,713,834	N/A	72.03%
25	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	21	350	\$6,951	\$0	\$3,366,601	N/A	48433.33%
26	UNION CENTRAL LIFE INSURANCE COMPANY	4.07%	8	4,198	\$36,538,868	\$0	\$36,907,386	N/A	101.01%
TOTAL		100.00%		82,454	\$897,918,963	\$0	\$747,341,043	N/A	83.23%

**MISSOURI GROUP VARIABLE ANNUITIES INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

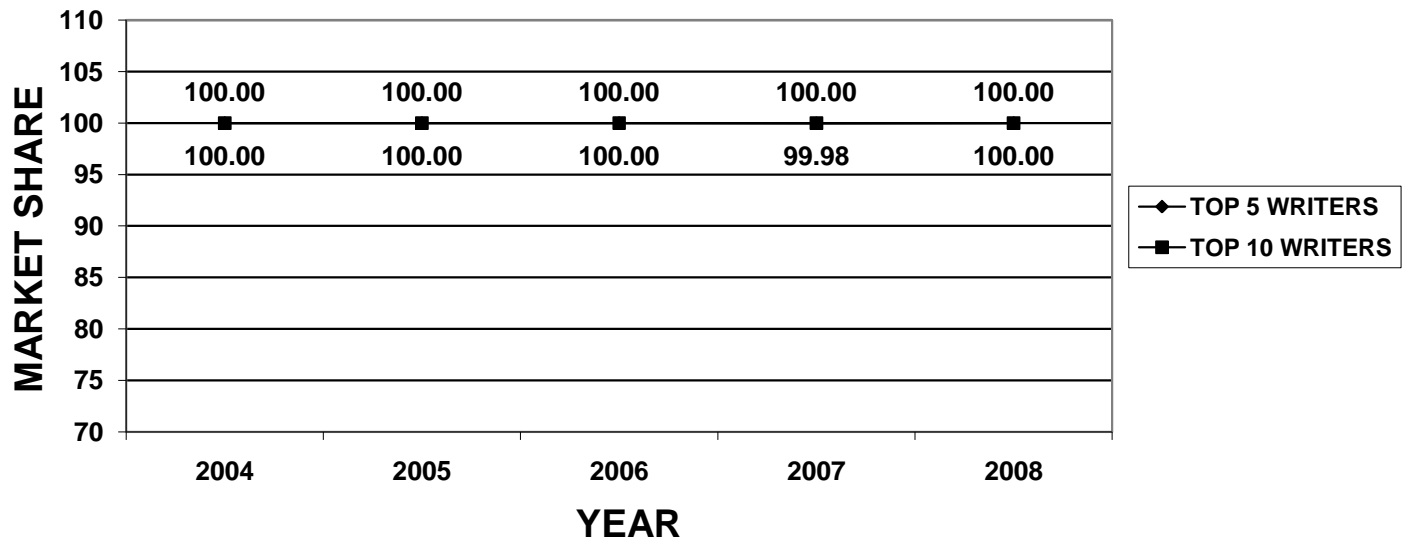


**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES**

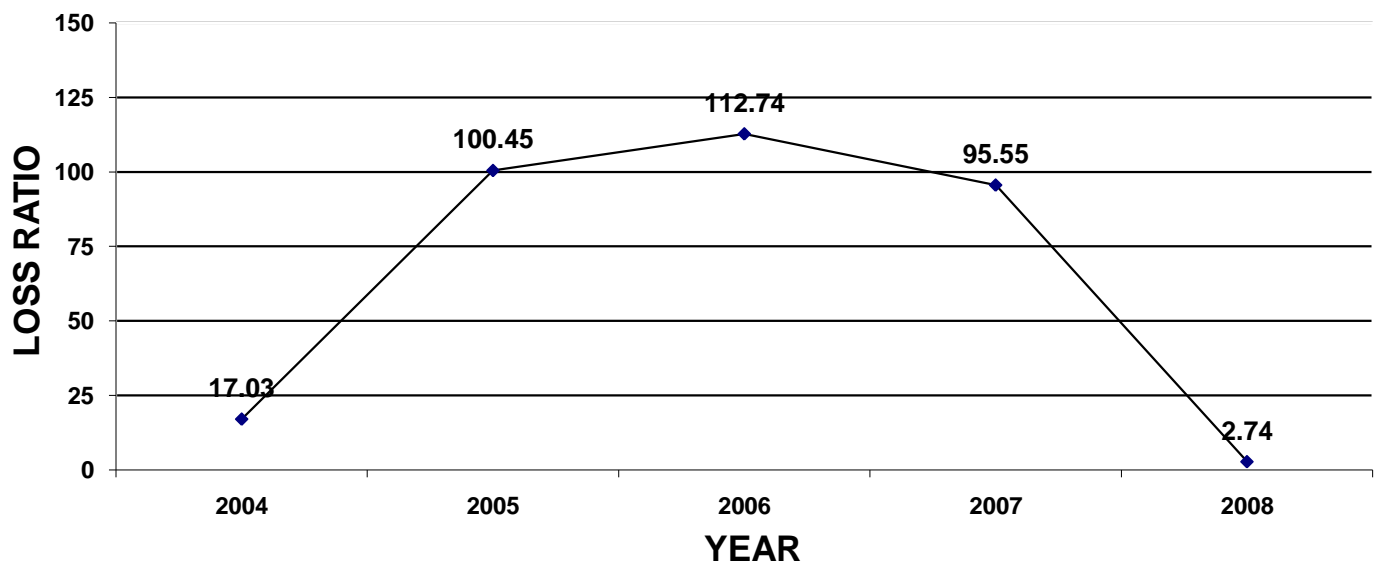
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	3.50%	2	802	\$8,290,945	\$0	\$6,079,683	N/A	73.33%
2	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	5	29	\$0	\$0	\$108,009	N/A	N/A
3	ING LIFE INSURANCE AND ANNUITY COMPANY	0.16%	4	8	\$374,858	\$0	\$0	N/A	0.00%
4	ING USA ANNUITY AND LIFE INSURANCE CO	2.65%	3	546	\$6,273,234	\$0	\$0	N/A	0.00%
5	LINCOLN BENEFIT LIFE COMPANY	0.00%	5	1,348	\$0	\$0	\$0	N/A	N/A
6	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	5	7	\$0	\$0	\$5,159	N/A	N/A
7	PROTECTIVE LIFE INSURANCE COMPANY	93.69%	1	2,115	\$221,913,594	\$0	\$6,003	N/A	0.00%
8	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	5	20	\$0	\$0	\$288,873	N/A	N/A
TOTAL		100.00%		4,875	\$236,852,631	\$0	\$6,487,727	N/A	2.74%

## MISSOURI GROUP MODIFIED GUARANTEED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



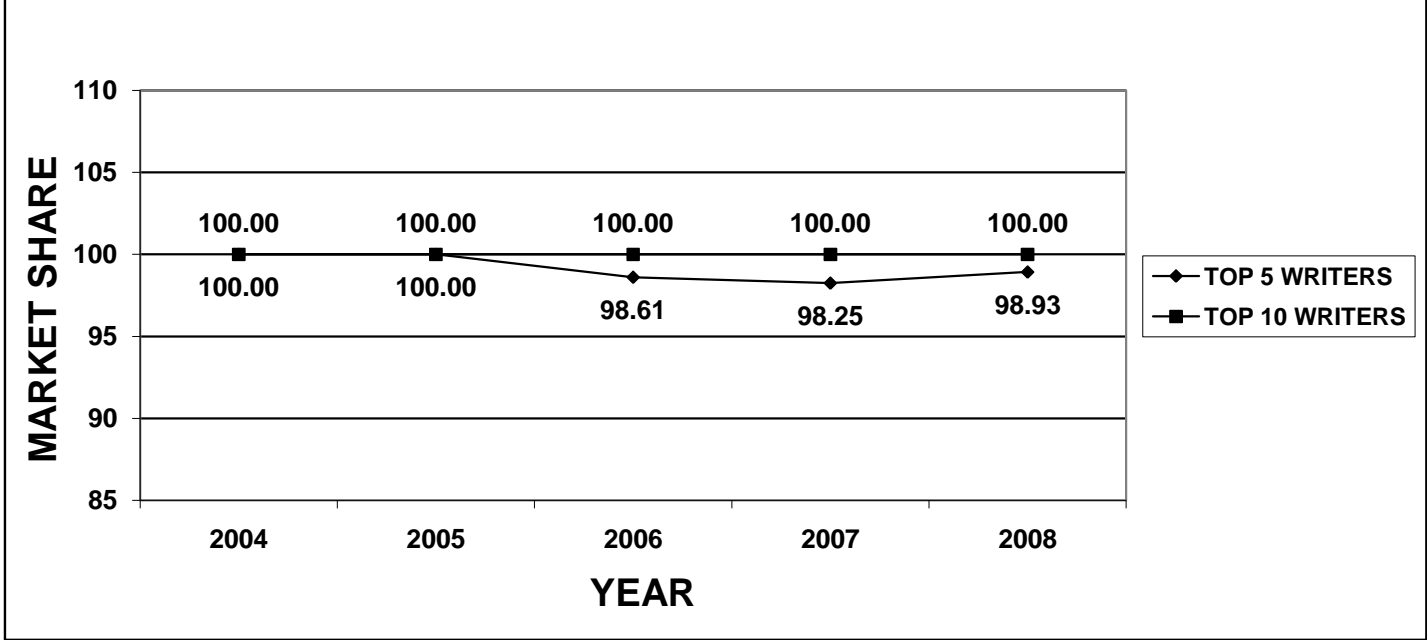
**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	4.32%	3	146	\$636,499	\$0	\$206,956	N/A	32.51%
2	AMERICAN NATIONAL INSURANCE COMPANY	0.34%	7	38	\$49,481	\$0	\$0	N/A	0.00%
3	AVIVA LIFE AND ANNUITY COMPANY	0.91%	5	2,233	\$134,327	\$0	\$25,174,082	N/A	18740.89%
4	CONSECO INSURANCE COMPANY	0.23%	8	9	\$34,051	\$0	\$37,194	N/A	109.23%
5	ING USA ANNUITY AND LIFE INSURANCE CO	46.50%	1	596	\$6,847,748	\$0	\$3,677,099	N/A	53.70%
6	LIFE INSURANCE CO OF THE SOUTHWEST	0.59%	6	80	\$86,913	\$0	\$58,515	N/A	67.33%
7	MIDLAND NATIONAL LIFE INSURANCE CO	43.71%	2	3,400	\$6,436,461	\$0	\$12,393,618	N/A	192.55%
8	NATIONAL WESTERN LIFE INSURANCE CO	-0.09%	9	423	-\$12,713	\$0	\$0	N/A	0.00%
9	WASHINGTON NATIONAL INSURANCE CO	3.48%	4	118	\$512,185	\$0	\$200,783	N/A	39.20%
TOTAL		100.00%		7,043	\$14,724,952	\$0	\$41,748,247	N/A	283.52%

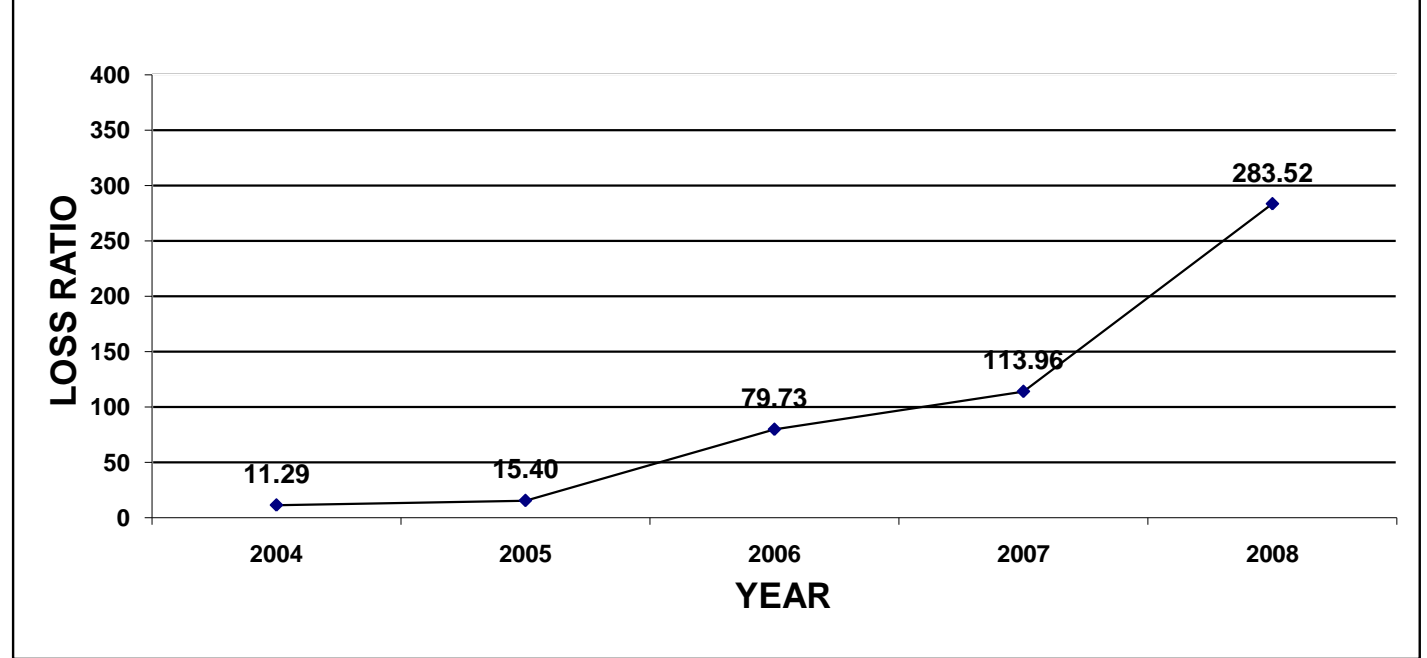


**MISSOURI GROUP EQUITY INDEXED ANNUITIES INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

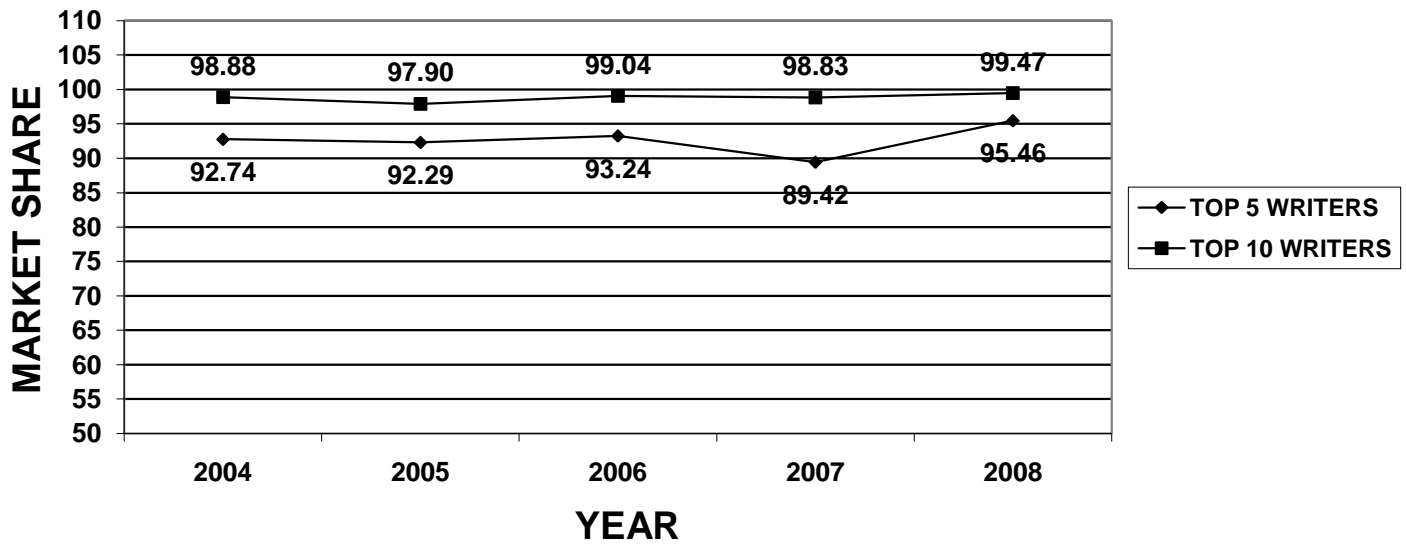


**2008 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

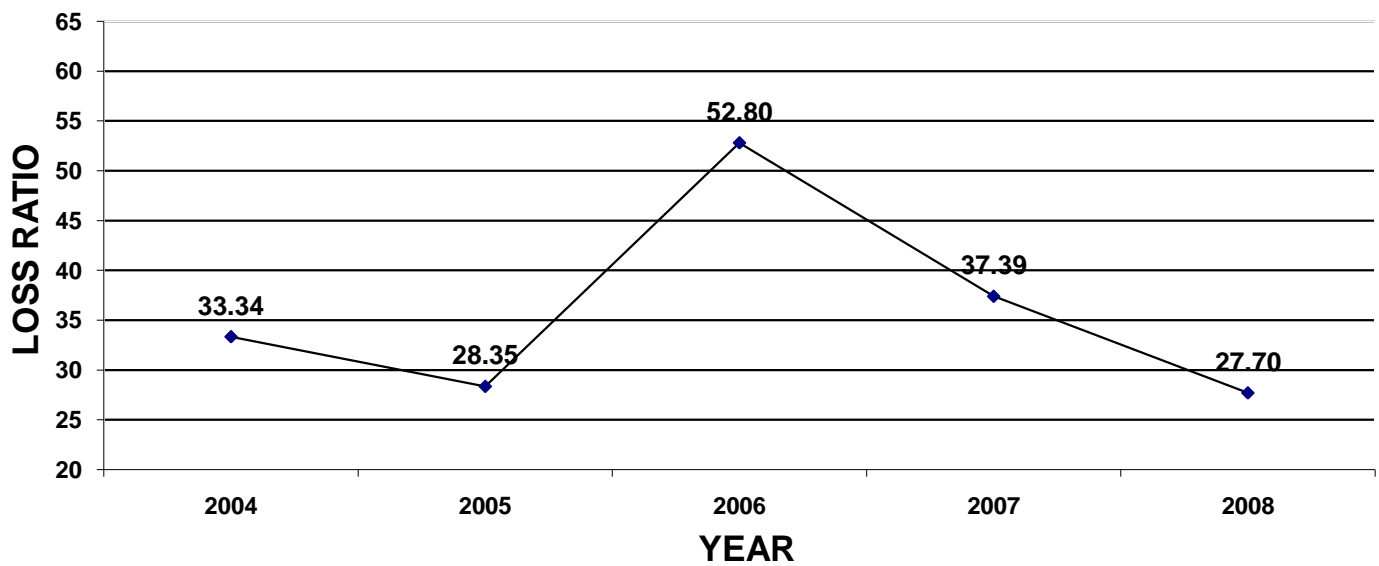
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.68%	7	6	\$4,340,796	\$0	\$0	N/A	0.00%
2	AIG LIFE INSURANCE COMPANY	0.03%	17	0	\$162,454	\$0	\$0	N/A	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	27	43	\$0	\$0	\$3,427,656	N/A	N/A
4	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	27	4	\$0	\$0	\$4,859	N/A	N/A
5	AMERICAN NATIONAL INSURANCE COMPANY	0.07%	12	34	\$459,602	\$0	\$1,135,721	N/A	247.11%
6	AMERICAN UNITED LIFE INSURANCE CO	0.05%	15	73	\$297,212	\$0	\$487,906	N/A	164.16%
7	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	27	20	-\$29,233	\$0	\$0	N/A	0.00%
8	BCS LIFE INSURANCE COMPANY	0.00%	26	1	\$79	\$0	\$0	N/A	0.00%
9	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	27	386	\$0	\$0	\$8,997,354	N/A	N/A
10	CONNECTICUT GENERAL LIFE INS CO	0.01%	20	42	\$63,157	\$0	\$725,030	N/A	1147.98%
11	CONTINENTAL ASSURANCE COMPANY	0.00%	27	4	\$0	\$0	\$0	N/A	N/A
12	CUNA MUTUAL INSURANCE SOCIETY	0.01%	19	8	\$77,213	\$0	\$153,268	N/A	198.50%
13	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.18%	11	287	\$1,139,908	\$0	\$0	N/A	0.00%
14	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.26%	9	523	\$1,635,979	\$0	\$0	N/A	0.00%
15	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.06%	13	1	\$364,208	\$0	\$0	N/A	0.00%
16	HARTFORD LIFE INSURANCE COMPANY	6.49%	4	1,113	\$41,470,050	\$0	\$8,117,603	N/A	19.57%
17	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	22	365	\$26,239	\$0	\$1,987,527	N/A	7574.71%
18	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	27	9	\$0	\$0	\$0	N/A	N/A
19	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.04%	16	1	\$233,595	\$0	\$0	N/A	0.00%
20	KANSAS CITY LIFE INSURANCE COMPANY	0.18%	10	6	\$1,167,151	\$0	\$1,750,627	N/A	149.99%
21	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	27	332	\$0	\$0	\$273,101	N/A	N/A
22	LINCOLN BENEFIT LIFE COMPANY	0.00%	27	9	\$0	\$0	\$0	N/A	N/A
23	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	0.00%	27	2	\$0	\$0	\$0	N/A	N/A
24	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.05%	14	1,594	\$342,772	\$0	\$0	N/A	0.00%
25	MINNESOTA LIFE INSURANCE COMPANY	0.01%	21	1	\$45,339	\$0	\$0	N/A	0.00%
26	MONUMENTAL LIFE INSURANCE COMPANY	23.47%	2	78	\$149,859,465	\$0	\$43,449,690	N/A	28.99%
27	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.03%	18	22	\$162,359	\$0	\$0	N/A	0.00%
28	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	27	8	\$0	\$0	\$0	N/A	N/A
29	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	25	3	\$167	\$0	\$0	N/A	0.00%
30	PHOENIX LIFE INSURANCE COMPANY	0.00%	27	4,895	\$0	\$0	\$0	N/A	N/A
31	PRINCIPAL LIFE INSURANCE COMPANY	54.37%	1	126,934	\$347,223,565	\$0	\$0	N/A	0.00%
32	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.00%	27	1	\$0	\$0	\$0	N/A	N/A
33	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.32%	8	2	\$2,017,767	\$0	\$0	N/A	0.00%
34	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	7.36%	3	58	\$46,983,004	\$0	\$47,315,603	N/A	100.71%
35	RELIASTAR LIFE INSURANCE COMPANY	0.00%	27	37	\$0	\$0	\$84,981	N/A	N/A
36	SYMETRA LIFE INSURANCE COMPANY	0.00%	23	53	\$15,000	\$0	\$0	N/A	0.00%
37	TRANSAMERICA LIFE INSURANCE COMPANY	3.77%	5	60	\$24,071,169	\$0	\$58,966,614	N/A	244.97%
38	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.58%	6	24	\$16,496,760	\$0	\$0	N/A	0.00%
39	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	24	32	\$961	\$0	\$0	N/A	0.00%
TOTAL		100.00%		137,071	\$638,626,738	\$0	\$176,877,540	N/A	27.70%

**MISSOURI GROUP DEPOSIT-TYPE FUNDS INSURANCE**  
(Including variable contracts without life contingencies)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

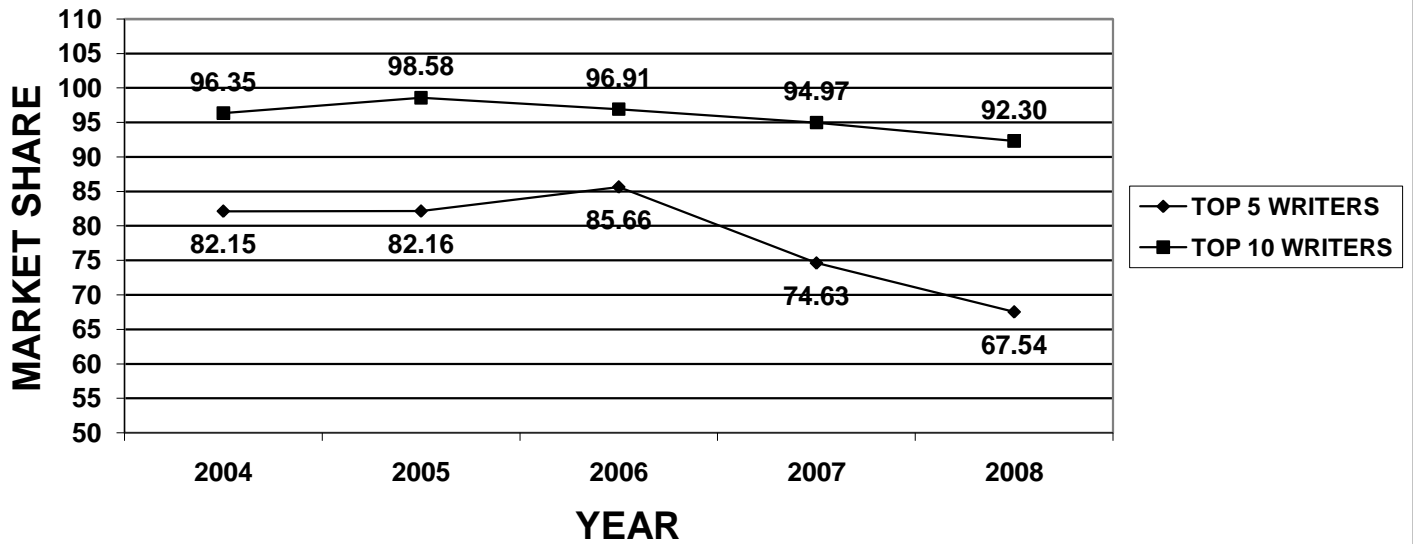


**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP OTHER CONSIDERATIONS**

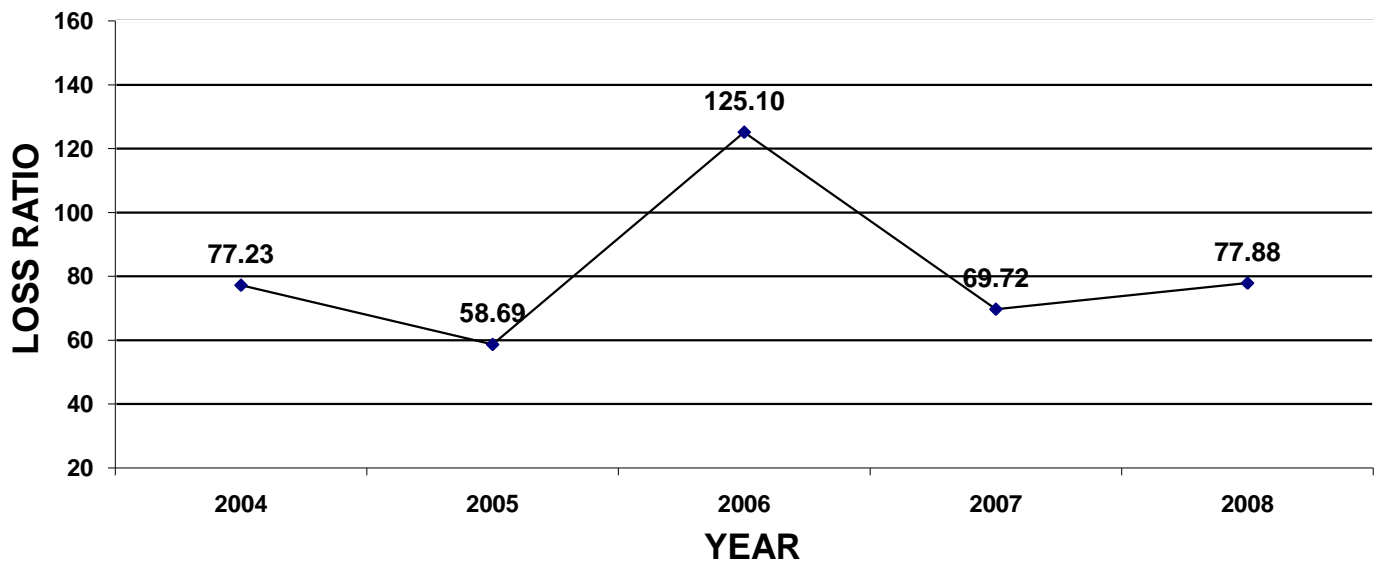
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	25	2	\$1,050	\$0	\$0	N/A	0.00%
2	AXA EQUITABLE LIFE INSURANCE COMPANY	0.74%	14	1,927	\$5,194,620	\$0	\$0	N/A	0.00%
3	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.09%	18	608	\$639,033	\$0	\$0	N/A	0.00%
4	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.00%	26	0	\$0	\$0	\$176,768	N/A	N/A
5	HARTFORD LIFE INSURANCE COMPANY	8.08%	4	14,449	\$56,925,625	\$0	\$42,772,597	N/A	75.14%
6	ING LIFE INSURANCE AND ANNUITY COMPANY	7.78%	5	1	\$54,763,591	\$0	\$44,864,764	N/A	81.92%
7	JOHN HANCOCK LIFE INSURANCE COMPANY	-0.06%	26	5	-\$456,025	\$358,672	\$0	N/A	-78.65%
8	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	22.85%	1	0	\$160,885,128	\$0	\$0	N/A	0.00%
9	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.00%	23	0	\$21,735	\$0	\$0	N/A	0.00%
10	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	17.11%	2	20,712	\$120,466,031	\$0	\$251,152,678	N/A	208.48%
11	METROPOLITAN LIFE INSURANCE COMPANY	11.72%	3	0	\$82,531,387	\$0	\$51,047,897	N/A	61.85%
12	MINNESOTA LIFE INSURANCE COMPANY	2.50%	10	4,485	\$17,624,684	\$0	\$0	N/A	0.00%
13	MONUMENTAL LIFE INSURANCE COMPANY	0.03%	22	4	\$178,528	\$0	\$0	N/A	0.00%
14	MONY LIFE INSURANCE COMPANY	0.00%	26	0	\$0	\$2,050	\$0	N/A	N/A
15	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	2.42%	11	1,270	\$17,020,597	\$0	\$0	N/A	0.00%
16	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.03%	20	268	\$239,850	\$0	\$1,994,880	N/A	831.72%
17	NATIONWIDE LIFE INSURANCE COMPANY	6.47%	6	15,382	\$45,573,750	\$0	\$67,527,559	N/A	148.17%
18	NEW ENGLAND LIFE INSURANCE COMPANY	0.08%	19	406	\$593,514	\$0	\$59,490	N/A	10.02%
19	NEW YORK LIFE INSURANCE COMPANY	1.80%	12	7	\$12,667,110	\$0	\$0	N/A	0.00%
20	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.00%	24	2	\$5,682	\$1,216	\$342	N/A	27.42%
21	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.56%	15	1,991	\$3,930,728	\$0	\$4,460,648	N/A	113.48%
22	PACIFIC LIFE INSURANCE COMPANY	0.00%	26	2,187	\$0	\$0	\$3,735,190	N/A	N/A
23	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.03%	21	10	\$233,425	\$0	\$0	N/A	0.00%
24	PRINCIPAL LIFE INSURANCE COMPANY	0.35%	16	126,934	\$2,482,994	\$0	\$0	N/A	0.00%
25	PRUDENTIAL INSURANCE CO OF AMERICA THE	5.32%	8	1,093	\$37,451,601	\$0	\$47,708,804	N/A	127.39%
26	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.09%	17	1	\$667,101	\$0	\$0	N/A	0.00%
27	STANDARD INSURANCE COMPANY	4.72%	9	39	\$33,233,108	\$0	\$16,552,397	N/A	49.81%
28	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	1.54%	13	24	\$10,819,541	\$0	\$3,110,305	N/A	28.75%
29	TRANSAMERICA LIFE INSURANCE COMPANY	5.74%	7	110	\$40,441,694	\$0	\$12,835,658	N/A	31.74%
30	UNION SECURITY INSURANCE COMPANY	0.00%	26	16	\$0	\$0	\$0	N/A	N/A
TOTAL		100.00%		191,933	\$704,136,082	\$361,938	\$547,999,977	N/A	77.88%

## MISSOURI GROUP OTHER CONSIDERATIONS

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.04%	76	7,120	\$1,484,144	\$0	\$1,310,916	\$685,046	88.33%
2	AAA LIFE INSURANCE COMPANY	0.04%	80	3,491	\$1,347,198	\$0	\$825,000	\$304,592	61.24%
3	AETNA LIFE INSURANCE COMPANY	0.45%	33	59,845	\$17,296,221	\$0	\$14,628,244	\$5,002,827	84.57%
4	AGC LIFE INSURANCE COMPANY	0.00%	230	4	\$762	\$0	\$0	\$310	0.00%
5	AIG LIFE INSURANCE COMPANY	0.04%	77	5,961	\$1,458,138	\$0	\$8,419,846	\$116,817	577.44%
6	AIG SUNAMERICA LIFE ASSURANCE COMPANY	4.43%	6	1,394	\$169,884,260	\$0	\$109,478,317	\$0	64.44%
7	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	246	1	\$0	\$0	\$5,457	\$0	N/A
8	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	216	3	\$2,167	\$0	\$0	\$125	0.00%
9	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.00%	152	6	\$72,688	\$0	\$146,550	\$2,788	201.62%
10	ALLSTATE ASSURANCE COMPANY	0.00%	246	25	\$0	\$0	\$34,552	\$0	N/A
11	ALLSTATE LIFE INSURANCE COMPANY	0.28%	37	11,356	\$10,765,492	\$0	\$59,178,919	\$79,341	549.71%
12	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	199	0	\$6,000	\$0	\$52,254	\$0	870.90%
13	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	189	4	\$12,677	\$0	\$61,511	\$3,214	485.22%
14	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	139	700	\$139,179	\$0	\$142,999	\$7,509	102.74%
15	AMERICAN AMICABLE LIFE INS CO OF TEXAS	0.00%	160	213	\$51,460	\$0	\$43,348	\$6,217	84.24%
16	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.04%	73	54,100	\$1,667,995	\$0	\$1,174,625	\$177,756	70.42%
17	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.01%	120	2,745	\$211,190	\$0	\$90,550	\$44,969	42.88%
18	AMERICAN EQUITY INVESTMENT LIFE INS CO	0.00%	128	3,422	\$165,892	\$0	\$118,700	\$41,006	71.55%
19	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.00%	162	217	\$45,222	\$0	\$0	\$5,175	0.00%
20	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.01%	104	1,547	\$516,345	\$33,094	\$367,000	\$126,524	77.49%
21	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	158	642	\$54,390	\$0	\$132,587	\$3,087	243.77%
22	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$0	\$24,403	N/A
23	AMERICAN GENERAL ASSURANCE COMPANY	0.03%	84	17,532	\$1,241,554	\$0	\$1,060,127	\$294,882	85.39%
24	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.00%	243	116	\$100	\$0	\$389,861	\$405	389861.00%
25	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	123	850	\$199,737	\$0	\$558,699	\$33,814	279.72%
26	AMERICAN HEALTH AND LIFE INSURANCE CO	0.07%	62	13,857	\$2,563,489	\$0	\$1,747,408	\$182,976	68.17%
27	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.01%	107	6,211	\$428,460	\$0	\$306,262	\$115,795	71.48%
28	AMERICAN INCOME LIFE INSURANCE CO	0.00%	195	289	\$6,970	\$0	\$3,000	\$264	43.04%
29	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.01%	112	515	\$318,327	\$0	\$1,542,319	\$0	484.51%
30	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	227	48	\$1,050	\$0	\$237,398	\$0	22609.33%
31	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.00%	133	1,837	\$148,238	\$0	\$58,000	\$18,416	39.13%
32	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.06%	65	5,987	\$2,360,561	\$0	\$2,443,606	\$26,689	103.52%
33	AMERICAN MODERN LIFE INSURANCE COMPANY	0.06%	66	12,211	\$2,313,948	\$0	\$1,378,801	\$171,980	59.59%
34	AMERICAN NATIONAL INSURANCE COMPANY	0.19%	44	5,902	\$7,132,763	\$6,795	\$7,243,535	\$467,642	101.65%
35	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.00%	233	1	\$523	\$0	\$0	\$48	0.00%
36	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	246	1	\$0	\$0	\$0	\$16	N/A
37	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	115	1,084	\$254,830	\$0	\$82,957	\$508	32.55%
38	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	117	504	\$238,942	\$0	\$59,949	\$1,071	25.09%
39	AMERICAN UNITED LIFE INSURANCE CO	2.72%	14	30,772	\$104,249,552	\$0	\$67,597,104	\$397,375	64.84%
40	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	153	229	\$69,621	\$0	\$457,461	\$4,098	657.07%
41	AMERITAS LIFE INSURANCE CORP	0.11%	54	355	\$4,242,203	\$0	\$141,716	\$0	3.34%
42	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	161	139	\$51,124	\$0	\$268,409	\$0	525.02%
43	ANTHEM LIFE INSURANCE COMPANY	0.25%	38	93,109	\$9,570,605	\$0	\$5,148,897	\$2,300,769	53.80%
44	ASSURITY LIFE INSURANCE COMPANY	0.00%	164	121	\$40,254	\$0	\$283,853	\$7,776	705.15%
45	ATLANTA LIFE INSURANCE COMPANY	0.00%	246	3	\$0	\$0	\$11,533	\$0	N/A
46	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	185	756	\$14,188	\$0	\$757	\$1,821	5.34%
47	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$0	\$8,143	N/A
48	AVIVA LIFE AND ANNUITY COMPANY	0.00%	136	2,469	\$145,326	\$0	\$25,174,082	\$8,965	17322.49%
49	AXA EQUITABLE LIFE INSURANCE COMPANY	7.15%	3	24,084	\$274,312,001	\$10,780	\$158,106,237	\$0	57.64%
50	BALBOA LIFE INSURANCE COMPANY	0.00%	168	2,430	\$34,042	\$0	\$30,500	\$3,509	89.60%
51	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	204	13	\$4,572	\$0	\$0	\$288	0.00%
52	BANKERS LIFE AND CASUALTY COMPANY	0.00%	246	0	\$0	\$0	\$21,796	\$0	N/A
53	BCS LIFE INSURANCE COMPANY	0.00%	138	2,788	\$143,596	\$0	\$45,748	\$74,761	31.86%
54	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	246	0	-\$266	\$0	\$0	\$0	0.00%
55	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	246	997	\$0	\$0	\$35,080,587	\$0	N/A
56	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	238	11	\$292	\$0	\$0	\$31	0.00%
57	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	149	1,499	\$77,186	\$0	\$78,500	\$31,678	101.70%
58	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	203	28	\$4,770	\$0	\$0	\$210	0.00%
59	CANADA LIFE ASSURANCE COMPANY	0.00%	246	322	\$0	\$0	\$1,657,695	\$555	N/A
60	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	154	198	\$63,252	\$0	\$11,440	\$963	18.09%
61	CAPITOL LIFE INSURANCE COMPANY	0.00%	246	20	\$0	\$0	\$82,192	\$0	N/A
62	CARDIF LIFE INSURANCE COMPANY	0.03%	86	11,046	\$1,202,944	\$0	\$652,489	\$133,484	54.24%
63	CELTIC INSURANCE COMPANY	0.00%	246	4	\$0	\$0	\$0	\$0	N/A
64	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	198	211	\$6,603	\$0	\$0	\$0	0.00%
65	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.10%	57	42,933	\$3,652,533	\$0	\$1,524,684	\$284,043	41.74%
66	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	246	1	\$0	\$0	\$0	\$5	N/A
67	CENTURION LIFE INSURANCE COMPANY	0.01%	105	1,486	\$509,690	\$0	\$556,295	\$43,648	109.14%
68	CENTURY LIFE ASSURANCE COMPANY	0.00%	239	33	\$247	\$0	\$0	\$153	0.00%
69	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	246	100	\$0	\$0	\$88,611	\$5,117	N/A

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	205	0	\$3,500	\$0	\$0	\$0	0.00%
71	CHURCH LIFE INSURANCE CORPORATION	0.00%	137	367	\$143,659	\$0	\$4,000	\$12,642	2.78%
72	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	246	0	\$0	\$0	\$123,000	\$0	N/A
73	CITIZENS SECURITY LIFE INS CO	0.00%	225	14	\$1,306	\$0	\$0	\$254	0.00%
74	COLONIAL LIFE & ACCIDENT INS CO	0.00%	129	496	\$165,703	\$0	\$0	\$33,633	0.00%
75	COLONIAL PENN LIFE INSURANCE COMPANY	0.05%	69	7,327	\$1,998,031	\$0	\$1,282,565	\$38,100	64.19%
76	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	171	83	\$27,980	\$0	\$5,732	\$436	20.49%
77	COMBINED INSURANCE CO OF AMERICA	0.00%	147	961	\$81,680	\$0	\$137,792	\$4,787	168.70%
78	COMMONWEALTH ANNUITY AND LIFE INS CO	0.00%	246	1	-\$241	\$0	\$0	\$0	0.00%
79	COMPANION LIFE INSURANCE COMPANY	0.00%	146	1,159	\$91,186	\$0	\$45,000	\$37,234	49.35%
80	CONNECTICUT GENERAL LIFE INS CO	0.08%	59	7,700	\$3,228,867	\$0	\$2,903,186	\$1,499,517	89.91%
81	CONSECO INSURANCE COMPANY	0.00%	155	127	\$58,595	\$0	\$85,912	\$1,544	146.62%
82	CONSECO LIFE INSURANCE CO	0.00%	246	40	\$0	\$0	\$26,391	\$183	N/A
83	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	222	15	\$1,881	\$0	\$0	\$246	0.00%
84	CONTINENTAL ASSURANCE COMPANY	0.01%	109	1,140	\$365,087	\$0	\$615,932	\$62	168.71%
85	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	188	2	\$13,647	\$0	\$15,000	\$0	109.91%
86	COUNTRY LIFE INSURANCE COMPANY	0.00%	237	4	\$320	\$0	\$185,752	\$69	58047.50%
87	CROWN LIFE INSURANCE COMPANY	0.00%	214	7	\$2,232	\$0	\$595	\$396	26.66%
88	CUNA MUTUAL INSURANCE SOCIETY	0.36%	34	116,340	\$13,948,982	\$0	\$7,867,682	\$754,173	56.40%
89	EMC NATIONAL LIFE COMPANY	0.04%	78	8,477	\$1,392,708	\$0	\$1,530,691	\$727,400	109.91%
90	EPIC LIFE INSURANCE COMPANY THE	0.00%	167	388	\$34,902	\$0	\$0	\$9,266	0.00%
91	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	187	1,915	\$13,677	\$0	\$362,524	\$344,342	2650.61%
92	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.00%	125	675	\$188,684	\$0	\$85,000	\$44,998	45.05%
93	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	246	6	\$0	\$0	\$0	\$416,981	N/A
94	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	193	27	\$10,181	\$0	\$22,133	\$0	217.40%
95	FEDERATED LIFE INSURANCE COMPANY	0.01%	110	2,310	\$363,633	\$0	\$100,750	\$47,951	27.71%
96	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.00%	221	18	\$1,932	\$0	\$0	\$469	0.00%
97	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.20%	41	39,602	\$7,593,258	\$0	\$12,461,794	\$1,087,875	164.12%
98	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	246	1	\$0	\$8,285	\$774,532	\$0	N/A
99	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CO	0.00%	246	1	\$0	\$0	\$12,060	\$0	N/A
100	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.00%	181	310	\$18,079	\$0	\$0	\$4,892	0.00%
101	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$0	\$37,021	N/A
102	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	202	5	\$4,894	\$0	\$0	\$375	0.00%
103	FORETHOUGHT LIFE INSURANCE COMPANY	0.16%	47	15,508	\$5,963,142	\$0	\$6,526,483	\$79,757	109.45%
104	FORT DEARBORN LIFE INSURANCE COMPANY	0.08%	60	365	\$3,155,714	\$0	\$2,721,142	\$1,348,940	86.23%
105	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.04%	72	1,088	\$1,721,606	\$14,777	\$1,208,803	\$225	71.07%
106	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	246	3	\$0	\$0	\$0	\$59	N/A
107	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	135	8	\$145,341	\$0	\$97,417	\$1,197	67.03%
108	GENWORTH LIFE INSURANCE COMPANY	0.03%	81	308	\$1,339,680	\$0	\$2,421,572	\$34,452	180.76%
109	GERBER LIFE INSURANCE COMPANY	0.00%	131	878	\$152,589	\$0	\$136,179	\$3,528	89.25%
110	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.19%	42	51,510	\$7,477,379	\$0	\$4,158,797	\$647,168	55.62%
111	GOLDEN RULE INSURANCE COMPANY	0.00%	145	693	\$104,314	\$0	\$0	\$37,097	0.00%
112	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	113	1,560	\$315,409	\$0	\$347,866	\$179,470	110.29%
113	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	159	138	\$53,348	\$0	\$315,164	\$439	590.77%
114	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	219	11	\$2,031	\$0	\$28,612	\$0	1408.76%
115	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	235	2	\$470	\$0	\$0	\$255	0.00%
116	GREAT WESTERN INSURANCE COMPANY	0.02%	97	1,615	\$688,341	\$56,570	\$665,767	\$7,649	104.94%
117	GREAT-WEST LIFE & ANNUITY INSURANCE CO	2.50%	15	63,585	\$95,937,100	\$0	\$52,934,309	\$610,157	55.18%
118	GUARANTEE TRUST LIFE INSURANCE CO	0.04%	79	11,031	\$1,366,631	\$0	\$443,793	\$126,216	32.47%
119	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.05%	71	539	\$1,770,958	\$0	\$2,717,631	\$5,920	153.46%
120	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.31%	36	91,188	\$11,909,963	\$0	\$5,576,076	\$4,908,168	46.82%
121	HARTFORD LIFE AND ACCIDENT INSURANCE CO	1.09%	25	349,109	\$41,969,017	\$0	\$28,530,293	\$16,481,122	67.98%
122	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	213	4	\$2,647	\$0	\$0	\$595	0.00%
123	HARTFORD LIFE INSURANCE COMPANY	2.86%	12	20,066	\$109,658,629	\$0	\$56,324,807	\$1,249,797	51.36%
124	HCC LIFE INSURANCE COMPANY	0.02%	99	4,491	\$644,026	\$0	\$818,000	\$100,181	127.01%
125	HEALTHY ALLIANCE LIFE INSURANCE CO	0.00%	126	0	\$179,289	\$0	\$107,994	\$0	60.23%
126	HOMESTEADERS LIFE COMPANY	0.18%	45	9,719	\$7,026,031	\$0	\$2,245,641	\$38,399	31.96%
127	HORACE MANN LIFE INSURANCE COMPANY	0.00%	150	786	\$76,395	\$0	\$39,426	\$25,162	51.61%
128	HOUSEHOLD LIFE INSURANCE COMPANY	0.09%	58	14,533	\$3,432,023	\$0	\$2,234,403	\$237,293	65.10%
129	HUMANA INSURANCE COMPANY	0.02%	91	8,354	\$917,925	\$0	\$282,457	\$161,558	30.77%
130	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.07%	61	31,494	\$2,852,265	\$0	\$1,183,045	\$301,527	41.48%
131	ING LIFE INSURANCE AND ANNUITY COMPANY	3.76%	9	41,050	\$144,090,860	\$0	\$181,989,994	\$11,915	126.30%
132	ING USA ANNUITY AND LIFE INSURANCE COMPANY	3.29%	11	10,989	\$126,108,135	\$0	\$91,165,337	\$1,726	72.29%
133	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	232	3	\$591	\$0	\$0	\$12	0.00%
134	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	229	6	\$766	\$0	\$102	\$5	13.32%
135	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	197	33	\$6,672	\$0	\$41,455	\$33,711	621.33%
136	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	240	2	\$228	\$0	\$219,931	\$0	96460.96%
137	J M I C LIFE INSURANCE COMPANY	0.00%	246	1,068	-\$18,917	\$0	\$8,419	\$8,793	-44.50%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	143	734	\$118,816	\$0	\$1,249,725	\$325	1051.82%
139	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	246	55	\$0	\$0	\$61,750	\$1,934	N/A
140	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	121	1,799	\$206,110	\$0	\$31,165	\$36,275	15.12%
141	JOHN HANCOCK LIFE INSURANCE COMPANY	0.11%	53	56	\$4,399,549	\$358,672	\$28,843,443	\$1,405	663.75%
142	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	4.20%	7	3	\$161,192,003	\$0	\$121,430,319	\$634	75.33%
143	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.00%	178	0	\$21,735	\$0	\$0	\$0	0.00%
144	KANAWHA INSURANCE COMPANY	0.03%	87	8,974	\$1,190,363	\$0	\$533,500	\$20,460	44.82%
145	KANSAS CITY LIFE INSURANCE COMPANY	0.12%	52	291	\$4,437,900	\$0	\$4,058,372	\$1,030,497	91.45%
146	KEMPER INVESTORS LIFE INS CO	0.00%	151	2,060	\$76,047	\$0	\$8,319,153	\$512,538	10939.49%
147	LAFAYETTE LIFE INSURANCE COMPANY THE	0.06%	68	4,912	\$2,240,693	\$0	\$1,002,250	\$375,925	44.73%
148	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.04%	75	8,035	\$1,486,051	\$0	\$1,618,304	\$980,060	108.90%
149	LIBERTY LIFE INSURANCE COMPANY	0.01%	106	1,706	\$497,456	\$0	\$1,834,204	\$72,741	368.72%
150	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	163	206	\$40,363	\$0	\$0	\$4,455	0.00%
151	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.50%	31	95	\$19,087,650	\$0	\$13,592,027	\$1,679,836	71.21%
152	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	144	188	\$116,499	\$0	\$262,967	\$34	225.72%
153	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	246	2,070	-\$111,397	\$0	\$36,280	\$21,132	-32.57%
154	LIFESECURE INSURANCE COMPANY	0.00%	246	1	\$0	\$0	\$0	\$10	N/A
155	LINCOLN BENEFIT LIFE COMPANY	0.12%	51	1,375	\$4,479,028	\$0	\$16,990,250	\$1,228	379.33%
156	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	148	87	\$79,310	\$0	\$63,953	\$415	80.64%
157	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	245	0	\$10	\$0	\$0	\$0	0.00%
158	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.87%	18	10,834	\$71,831,488	\$0	\$106,000,839	\$3,555,615	147.57%
159	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	210	4	\$3,103	\$0	\$0	\$300	0.00%
160	MADISON NATIONAL LIFE INSURANCE CO INC	0.00%	180	133	\$19,467	\$0	\$0	\$3,888	0.00%
161	MAGNA INSURANCE COMPANY	0.00%	246	4	\$0	\$0	\$0	\$40	N/A
162	MAMSI LIFE AND HEALTH INSURANCE COMPANY	0.00%	142	447	\$123,151	\$0	\$0	\$1,691	0.00%
163	MANHATTAN LIFE INSURANCE COMPANY	0.00%	172	10	\$27,752	\$0	\$100,494	\$50	362.11%
164	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	3.33%	10	24,946	\$127,613,652	\$0	\$258,112,943	\$414,872	202.26%
165	MEGA LIFE AND HEALTH INSURANCE CO THE	0.00%	176	159	\$23,606	\$0	\$0	\$4,757	0.00%
166	MEMBERS LIFE INSURANCE COMPANY	0.00%	207	31	\$3,320	\$0	\$2,250	\$113	67.77%
167	MERIT LIFE INSURANCE CO	0.02%	92	13,277	\$902,504	\$0	\$710,955	\$61,674	78.78%
168	MERRILL LYNCH LIFE INSURANCE COMPANY	0.00%	246	52	\$0	\$0	\$342,950	\$0	N/A
169	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.06%	67	48,540	\$2,269,077	\$0	\$12,308,722	\$8,171	542.46%
170	METLIFE INVESTORS INSURANCE COMPANY	0.00%	246	25	\$0	\$0	-\$90,532	\$2,632	N/A
171	METLIFE INVESTORS USA INSURANCE COMPANY	0.04%	74	1,448	\$1,539,410	\$0	\$4,426,338	\$0	287.53%
172	METROPOLITAN LIFE INSURANCE COMPANY	6.10%	4	797,662	\$233,978,010	\$0	\$300,469,646	\$74,273,336	128.42%
173	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.19%	43	3,873	\$7,335,387	\$0	\$14,117,789	\$0	192.46%
174	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	166	479	\$36,560	\$0	\$13,297	\$5,296	36.37%
175	MINNESOTA LIFE INSURANCE COMPANY	1.19%	24	127,661	\$45,465,685	\$0	\$18,693,986	\$10,513,152	41.12%
176	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.02%	93	48,445	\$900,924	\$0	\$240,000	\$242,225	26.64%
177	MONITOR LIFE INSURANCE CO OF NEW YORK	0.00%	186	123	\$14,076	\$0	\$0	\$2,713	0.00%
178	MONUMENTAL LIFE INSURANCE COMPANY	3.97%	8	10,002	\$152,327,235	\$0	\$54,057,520	\$90,076	35.49%
179	MONY LIFE INSURANCE COMPANY	0.00%	184	69	\$14,391	\$2,050	\$73,761	\$2,246	526.79%
180	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	122	596	\$205,069	\$0	\$242,568	\$27,785	118.29%
181	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	141	2,571	\$124,066	\$0	\$119,524	\$18,770	96.34%
182	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.46%	32	2,058	\$17,770,932	\$0	\$25,828,752	\$35,320	145.34%
183	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	174	97	\$25,498	\$0	\$3,400	\$828	13.33%
184	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	223	19	\$1,835	\$0	\$0	\$297	0.00%
185	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	82	754	\$1,257,504	\$0	\$343,348	\$3,086	27.30%
186	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.03%	83	1,040	\$1,247,950	\$0	\$7,044,414	\$0	564.48%
187	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.01%	116	268	\$239,850	\$0	\$1,994,880	\$0	831.72%
188	NATIONWIDE LIFE INSURANCE COMPANY	1.24%	23	15,428	\$47,490,667	\$0	\$67,556,691	\$45,814	142.25%
189	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	156	311	\$55,366	\$95	\$136,878	\$5,069	247.40%
190	NEW ENGLAND LIFE INSURANCE COMPANY	0.02%	101	425	\$596,198	\$0	\$59,490	\$173	9.98%
191	NEW YORK LIFE INSURANCE AND ANNUITY CORP	0.07%	63	84	\$2,525,901	\$0	\$308,318	\$7,317	12.21%
192	NEW YORK LIFE INSURANCE COMPANY	0.88%	27	55,926	\$33,598,865	\$1,356,034	\$22,215,726	\$1,925,016	70.16%
193	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	196	135	\$6,836	\$0	\$0	\$3,360	0.00%
194	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.00%	132	260	\$149,951	\$0	-\$5,449	\$9,086	-3.63%
195	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	246	573	\$0	\$0	\$0	\$82,161	N/A
196	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.00%	200	2	\$5,682	\$1,216	\$342	\$0	27.42%
197	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.10%	55	1,991	\$3,930,728	\$0	\$4,460,648	\$9	113.48%
198	OLD UNITED LIFE INSURANCE COMPANY	0.01%	114	2,166	\$273,650	\$0	\$181,653	\$33,706	66.38%
199	OM FINANCIAL LIFE INSURANCE COMPANY	0.00%	215	51	\$2,230	\$0	\$329,166	\$0	14760.81%
200	ONENATION INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$7,740	\$0	N/A
201	OXFORD LIFE INSURANCE COMPANY	0.00%	246	2	\$0	\$0	\$0	\$76	N/A
202	PACIFIC LIFE & ANNUITY COMPANY	0.00%	246	0	\$0	\$0	\$4,012	\$0	N/A
203	PACIFIC LIFE INSURANCE COMPANY	0.00%	246	2,187	\$0	\$0	\$3,735,190	\$0	N/A
204	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	175	488	\$25,016	\$0	\$14,545	\$6,055	58.14%
205	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	211	67	\$2,760	\$0	\$0	\$0	0.00%



**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$129,512	\$0	N/A
207	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	191	66	\$11,845	\$0	\$16,829	\$4,216	142.08%
208	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	241	7	\$167	\$0	\$0	\$0	0.00%
209	PEKIN LIFE INSURANCE COMPANY	0.02%	95	4,741	\$731,470	\$0	\$275,339	\$39,881	37.64%
210	PENN INSURANCE AND ANNUITY COMPAY THE	0.00%	220	9	\$1,981	\$0	\$7,610	\$167	384.15%
211	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.01%	118	88	\$233,425	\$0	\$1,123,904	\$0	481.48%
212	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	246	2	\$0	\$0	\$0	\$16	N/A
213	PERICO LIFE INSURANCE COMPANY	0.00%	194	1	\$7,325	\$0	\$0	\$1,207	0.00%
214	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	244	4	\$41	\$0	\$0	\$13	0.00%
215	PHOENIX LIFE INSURANCE COMPANY	0.00%	206	4,952	\$3,344	\$0	\$639,016	\$770	19109.33%
216	PIONEER AMERICAN INSURANCE COMPANY	0.00%	217	10	\$2,162	\$0	\$0	\$403	0.00%
217	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	234	1	\$496	\$0	\$0	\$139	0.00%
218	PRESERVATION LIFE INSURANCE COMPANY	0.00%	246	1,980	-\$13,532	\$0	\$601,392	\$8,297	-4444.22%
219	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$44,710	\$0	N/A
220	PRINCIPAL LIFE INSURANCE COMPANY	9.51%	2	489,393	\$364,606,545	\$4,027	\$8,829,815	\$4,231,951	2.42%
221	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	246	7	\$0	\$0	\$5,159	\$0	N/A
222	PROTECTIVE LIFE INSURANCE COMPANY	5.79%	5	2,151	\$221,916,548	\$0	\$69,168,047	\$8,498	31.17%
223	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.00%	157	1,264	\$54,978	\$0	\$2,725,641	\$8,133	4957.69%
224	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	228	2	\$794	\$0	\$28,212	\$298	3553.15%
225	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	2.84%	13	7,705	\$109,094,369	\$0	\$71,891,927	\$0	65.90%
226	PRUDENTIAL INSURANCE CO OF AMERICA THE	2.39%	16	248,396	\$91,524,474	\$825,401	\$167,243,939	\$19,535,128	183.63%
227	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	1.24%	22	60	\$47,727,799	\$0	\$47,315,603	\$0	99.14%
228	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	127	141	\$176,491	\$0	\$112,701	\$8,279	63.86%
229	RELIABLE LIFE INSURANCE COMPANY	0.00%	246	19	\$0	\$0	\$411,061	\$129	N/A
230	RELiance STANDARD LIFE INSURANCE COMPANY	0.22%	40	42,470	\$8,279,867	\$0	\$6,454,965	\$2,777,396	77.96%
231	RELIASTAR LIFE INSURANCE COMPANY	0.32%	35	176,033	\$12,250,966	\$10,782	\$10,626,554	\$13,679,075	86.83%
232	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	169	166	\$33,738	\$0	\$14,221	\$109,019	42.15%
233	RESOURCE LIFE INSURANCE COMPANY	0.00%	190	5,153	\$11,871	\$0	\$127,561	\$43,409	1074.56%
234	RIVERSOURCE LIFE INSURANCE COMPANY	0.03%	88	668	\$1,110,020	\$0	\$3,062,729	\$6,804	275.92%
235	S USA LIFE INSURANCE COMPANY INC	0.00%	242	0	\$135	\$0	\$0	\$52	0.00%
236	SAGICOR LIFE INSURANCE COMPANY	0.00%	246	17	\$0	\$0	\$61,549	\$0	N/A
237	SEARS LIFE INSURANCE COMPANY	0.02%	100	1,887	\$600,662	\$0	\$429,618	\$38,467	71.52%
238	SECURIAN LIFE INSURANCE COMPANY	0.00%	170	121	\$31,621	\$0	\$0	\$12,957	0.00%
239	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.02%	98	340	\$656,703	\$0	\$978,728	\$687	149.04%
240	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	236	5	\$411	\$0	\$0	\$275	0.00%
241	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$0	\$24,398	N/A
242	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.15%	48	1,481	\$5,660,020	\$0	\$2,673,908	\$4,876	47.24%
243	SETTLERS LIFE INSURANCE COMPANY	0.00%	209	112	\$3,214	\$0	\$3,135	\$317	97.54%
244	SHELTER LIFE INSURANCE COMPANY	0.02%	94	7,982	\$887,297	\$29,790	\$656,472	\$217,549	77.34%
245	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	212	49	\$2,702	\$0	\$0	\$436	0.00%
246	STANDARD INSURANCE COMPANY	1.99%	17	242,656	\$76,328,424	\$0	\$56,016,669	\$14,581,536	73.39%
247	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	226	8	\$1,296	\$0	\$2,000	\$150	154.32%
248	STARMOUNT LIFE INSURANCE COMPANY	0.00%	201	16	\$5,117	\$0	\$0	\$175	0.00%
249	STATE FARM LIFE INSURANCE COMPANY	0.01%	102	5,232	\$545,956	\$271	\$1,353,500	\$344,155	247.96%
250	STONEBRIDGE LIFE INSURANCE COMPANY	0.14%	49	32,855	\$5,435,707	\$0	\$3,561,529	\$261,422	65.52%
251	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.05%	70	14,474	\$1,896,787	\$0	\$1,167,036	\$619,682	61.53%
252	SUN LIFE ASSURANCE COMPANY OF CANADA	0.14%	50	26,601	\$5,313,756	\$0	\$6,548,439	\$1,863,203	123.24%
253	SUN LIFE ASSURANCE OF CANADA (US)	1.35%	21	2,662	\$51,657,726	\$0	\$2,179,183	\$0	4.22%
254	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	218	153	\$2,062	\$0	\$1,006,031	\$0	48789.09%
255	SURETY LIFE INSURANCE COMPANY	0.00%	231	1	\$645	\$0	\$0	\$179	0.00%
256	SYMETRA LIFE INSURANCE COMPANY	0.03%	89	5,881	\$1,061,139	\$0	\$1,339,065	\$10,420	126.19%
257	TEACHERS INS AND ANNUITY ASSOCIATION OF AME	1.84%	19	22,047	\$70,391,472	\$8,115,651	\$26,509,967	\$0	49.19%
258	TEXAS LIFE INSURANCE COMPANY	0.00%	246	3	-\$600	\$0	\$3,886	\$0	-647.67%
259	TIME INSURANCE COMPANY	0.00%	140	690	\$128,092	\$0	\$0	\$30,684	0.00%
260	TRANS WORLD ASSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$0	\$24,314	N/A
261	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	9.99%	1	137	\$383,068,392	\$0	\$76,419,790	\$1,900	19.95%
262	TRANSAMERICA LIFE INSURANCE COMPANY	1.79%	20	23,118	\$68,493,267	\$0	\$101,757,643	\$526,052	148.57%
263	TRUSTMARK INSURANCE COMPANY	0.00%	179	3,965	\$21,413	\$0	\$639,802	\$80,712	2987.91%
264	TRUSTMARK LIFE INSURANCE COMPANY	0.01%	124	2,346	\$198,523	\$0	\$117,027	\$45,106	58.95%
265	ULLICO LIFE INSURANCE COMPANY	0.00%	246	2	\$0	\$0	\$0	\$0	N/A
266	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	119	3,949	\$214,329	\$0	\$207,860	\$105,941	96.98%
267	UNIFIED LIFE INSURANCE COMPANY	0.00%	134	1,053	\$147,229	\$0	\$67,642	\$2,130	45.94%
268	UNIMERICA INSURANCE COMPANY	0.17%	46	39,116	\$6,527,768	\$0	\$3,435,250	\$3,101,357	52.63%
269	UNION CENTRAL LIFE INSURANCE COMPANY	0.95%	26	4,637	\$36,607,206	\$0	\$37,884,306	\$93	103.49%
270	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	96	5,575	\$688,852	\$0	\$616,122	\$34,345	89.44%
271	UNION LABOR LIFE INSURANCE COMPANY	0.02%	90	29,949	\$925,425	\$22,982	\$726,950	\$291,461	81.04%
272	UNION SECURITY INSURANCE COMPANY	0.23%	39	45,436	\$8,781,164	\$0	\$6,659,041	\$2,277,691	75.83%
273	UNITED AMERICAN INSURANCE COMPANY	0.00%	183	55	\$15,420	\$0	\$10,533	\$1,602	68.31%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	165	543	\$38,685	\$0	\$164,660	\$3,111	425.64%
275	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	246	9	\$0	\$0	\$16,752	\$21	N/A
276	UNITED HEALTHCARE INSURANCE COMPANY	0.10%	56	1,837	\$3,888,594	\$0	\$3,888,006	\$2,257,368	99.98%
277	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	246	1	\$0	\$0	\$2,000	\$0	N/A
278	UNITED INVESTORS LIFE INSURANCE COMPANY	0.01%	111	1,528	\$350,140	\$0	\$45,000	\$53,035	12.85%
279	UNITED LIFE INSURANCE COMPANY	0.00%	192	367	\$10,349	\$0	\$4,477	\$3,540	43.26%
280	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.63%	28	43,279	\$24,162,995	\$0	\$6,422,839	\$2,545,185	26.58%
281	UNITED SECURITY LIFE AND HEALTH INS COMPANY	0.00%	208	24	\$3,216	\$0	\$0	\$620	0.00%
282	UNITED STATES LIFE INSURANCE CO NEW YORK	0.03%	85	10,485	\$1,239,018	\$0	\$373,634	\$1,282,683	30.16%
283	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	173	60	\$27,025	\$0	\$839	\$0	3.10%
284	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$45,652	\$0	N/A
285	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.00%	130	424	\$159,673	\$0	\$48,582	\$924	30.43%
286	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	246	2	\$0	\$0	\$0	\$4	N/A
287	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.00%	246	3,616	-\$61,497	\$0	\$155,287	\$25,945	-252.51%
288	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.62%	29	110,721	\$23,715,161	\$0	\$17,979,867	\$7,747,681	75.82%
289	USABLE LIFE	0.06%	64	20	\$2,448,908	\$0	\$620,502	\$199,808	25.34%
290	VANTISLIFE INSURANCE COMPANY	0.00%	224	6	\$1,749	\$0	\$0	\$575	0.00%
291	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.56%	30	26,657	\$21,367,605	\$0	\$23,471,712	\$0	109.85%
292	WASHINGTON NATIONAL INSURANCE CO	0.01%	103	127	\$517,739	\$0	\$1,697,032	\$1,088	327.78%
293	WEST COAST LIFE INSURANCE COMPANY	0.00%	182	3	\$16,816	\$0	\$0	\$2,865	0.00%
294	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.00%	246	109	\$0	\$0	\$1,037,821	\$0	N/A
295	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	246	0	\$0	\$0	\$6,848,809	\$0	N/A
296	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.01%	108	5	\$412,229	\$0	\$2,329,924	\$300	565.20%
297	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	246	203	-\$2,352	\$0	\$9,072	\$880	-385.71%
298	ZALE LIFE INSURANCE COMPANY	0.00%	177	3,641	\$22,388	\$0	\$12,248	\$2,040	54.71%
TOTAL		100.00%		4,279,290	\$3,835,498,703	\$10,857,272	\$2,877,637,120	\$218,222,847	75.31%

**TOTAL  
LIFE INSURANCE  
BY  
COMPANY**

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.02%	189	7,616	\$1,681,091	\$0	\$1,321,408	\$717,085	78.60%
2	AAA LIFE INSURANCE COMPANY	0.03%	158	6,115	\$2,777,091	\$0	\$1,204,038	\$578,420	43.36%
3	ACACIA LIFE INSURANCE CO	0.01%	209	976	\$1,202,411	\$78,460	\$2,147,717	\$25,031	185.14%
4	AETNA LIFE INSURANCE COMPANY	0.18%	88	62,751	\$17,927,738	\$637,206	\$18,031,953	\$5,043,043	104.14%
5	AGC LIFE INSURANCE COMPANY	0.00%	432	4	\$762	\$0	\$0	\$310	0.00%
6	AGL LIFE ASSURANCE COMPANY	0.00%	374	29	\$31,134	\$0	\$411,387	\$26,799	1321.34%
7	AIG LIFE INSURANCE COMPANY	0.02%	185	8,181	\$1,773,221	\$0	\$11,621,142	\$504,349	655.37%
8	AIG SUNAMERICA LIFE ASSURANCE COMPANY	4.56%	2	13,779	\$452,802,027	\$0	\$294,604,961	\$75,708	65.06%
9	ALFA LIFE INSURANCE CORPORATION	0.00%	444	1	\$0	\$0	\$0	\$10	N/A
10	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	444	2	\$0	\$0	\$7,906	\$0	N/A
11	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	284	7	\$286,167	\$0	\$3,704	\$125	1.29%
12	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	1.82%	15	23,937	\$181,111,499	\$0	\$118,781,837	\$374,721	65.58%
13	ALLSTATE ASSURANCE COMPANY	0.00%	444	26	\$0	\$0	\$34,552	\$0	N/A
14	ALLSTATE LIFE INSURANCE COMPANY	0.36%	57	29,582	\$35,841,009	\$0	\$91,546,308	\$1,369,157	255.42%
15	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	362	70	\$41,523	\$0	\$266,792	\$11,337	642.52%
16	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	390	17	\$12,981	\$0	\$61,511	\$3,246	473.85%
17	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	317	700	\$139,179	\$0	\$142,999	\$7,509	102.74%
18	AMERICAN AMICABLE LIFE INSURANCE CO OF TEXAS	0.01%	237	1,872	\$659,725	\$825	\$266,104	\$60,014	40.46%
19	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.02%	181	54,484	\$1,866,531	\$0	\$1,799,598	\$191,617	96.41%
20	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	373	299	\$31,812	\$295	\$37,704	\$1,430	119.45%
21	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	292	2,804	\$231,426	\$1,709	\$92,937	\$48,304	40.90%
22	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	0.58%	43	10,926	\$57,867,077	\$0	\$34,928,817	\$43,961	60.36%
23	AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBU	0.03%	165	12,214	\$2,578,064	\$0	\$985,252	\$488,443	38.22%
24	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.50%	49	113,225	\$49,465,536	\$5,936,153	\$32,600,788	\$9,758,943	77.91%
25	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	327	3,685	\$113,734	\$0	\$61,721	\$8,747	54.27%
26	AMERICAN FIDELITY ASSURANCE COMPANY	0.05%	134	10,736	\$4,692,816	\$16,044	\$3,744,883	\$462,438	80.14%
27	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	277	1,999	\$372,944	\$1,245	\$200,903	\$49,567	54.20%
28	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	394	7	\$11,284	\$0	\$0	\$132	0.00%
29	AMERICAN GENERAL ASSURANCE COMPANY	0.01%	202	17,532	\$1,290,648	\$0	\$1,106,077	\$294,882	85.70%
30	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.11%	100	110,348	\$11,113,536	\$29,823	\$13,361,153	\$859,365	120.49%
31	AMERICAN GENERAL LIFE INSURANCE CO	0.72%	36	62,965	\$71,967,677	\$1,756,945	\$55,716,385	\$12,031,832	79.86%
32	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.03%	163	17,531	\$2,629,180	\$4,420	\$1,974,819	\$190,373	75.28%
33	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.05%	132	17,873	\$4,796,902	\$0	\$1,881,386	\$648,746	39.22%
34	AMERICAN HOME LIFE INSURANCE COMPANY	0.02%	192	4,857	\$1,590,054	\$35,049	\$1,517,570	\$169,585	97.65%
35	AMERICAN INCOME LIFE INSURANCE CO	0.10%	104	27,875	\$9,486,045	\$333	\$2,886,836	\$531,324	30.44%
36	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	275	553	\$387,301	\$0	\$2,962,842	\$995	765.00%
37	AMERICAN INVESTORS LIFE INS CO	1.29%	26	7,902	\$127,882,561	\$4,780	\$39,394,421	\$3,999	30.81%
38	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	427	49	\$1,350	\$0	\$237,398	\$0	17585.04%
39	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.00%	312	1,837	\$148,238	\$0	\$58,000	\$18,416	39.13%
40	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.03%	164	9,910	\$2,617,278	\$23,645	\$3,380,960	\$42,595	130.08%
41	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	170	12,211	\$2,313,948	\$0	\$1,378,801	\$171,980	59.59%
42	AMERICAN NATIONAL INSURANCE COMPANY	0.50%	47	70,315	\$49,929,587	\$76,948	\$30,071,383	\$1,583,674	60.38%
43	AMERICAN NATIONAL LIFE INSURANCE CO OF TEXAS	0.00%	311	244	\$160,648	\$0	\$182,034	\$30,583	113.31%
44	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	262	832	\$453,516	\$0	\$245,776	\$7,748	54.19%
45	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO N'	0.00%	422	6	\$2,246	\$0	\$4,000	\$89	178.09%
46	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	387	54	\$14,927	\$0	\$10,000	\$728	66.99%
47	AMERICAN REPUBLIC INSURANCE COMPANY	0.02%	194	5,135	\$1,537,082	\$21,134	\$1,304,265	\$210,734	86.23%
48	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	444	243	\$0	\$0	\$182,351	\$2	N/A
49	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	444	3	\$0	\$0	\$0	\$52	N/A
50	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.00%	270	761	\$406,293	\$0	\$211,691	\$13,422	52.10%
51	AMERICAN UNITED LIFE INSURANCE CO	1.21%	27	35,105	\$120,411,707	\$321,117	\$76,374,448	\$876,654	63.69%
52	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.03%	162	5,305	\$2,630,579	\$8,960	\$2,852,257	\$272,338	108.77%
53	AMERITAS LIFE INSURANCE CORP	0.10%	105	3,739	\$9,466,756	\$193,794	\$7,589,575	\$320,796	82.22%
54	AMICA LIFE INSURANCE COMPANY	0.00%	306	221	\$172,926	\$0	\$44,882	\$54,806	25.95%
55	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	222	508	\$868,983	\$0	\$2,785,023	\$0	320.49%
56	ANTHEM LIFE INSURANCE COMPANY	0.10%	103	95,035	\$9,767,649	\$0	\$5,170,663	\$2,354,416	52.94%
57	ASSURED LIFE ASSOCIATION	0.00%	372	181	\$31,904	\$390	\$39,360	\$1,259	124.59%
58	ASSURTY LIFE INSURANCE COMPANY	0.04%	141	7,105	\$3,964,558	\$795,883	\$3,092,358	\$218,262	98.08%
59	ATLANTA LIFE INSURANCE COMPANY	0.00%	331	6,450	\$107,601	\$0	\$199,503	\$9,973	185.41%
60	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	216	1,313	\$940,792	\$0	\$3,597,804	\$47,087	382.42%
61	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	383	128	\$16,454	\$0	\$14,056	\$14,112	85.43%
62	AUTO OWNERS LIFE INSURANCE COMPANY	0.03%	152	5,639	\$3,451,379	\$0	\$1,406,163	\$556,577	40.74%
63	AVIVA LIFE AND ANNUITY COMPANY	0.95%	32	16,387	\$94,425,645	\$1,339,142	\$53,926,726	\$1,174,676	58.53%
64	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.01%	252	390	\$551,048	\$0	\$664,302	\$108,081	120.55%
65	AXA EQUITABLE LIFE INSURANCE COMPANY	3.41%	8	66,115	\$339,014,298	\$5,795,033	\$221,612,468	\$6,070,416	67.08%
66	BALBOA LIFE INSURANCE COMPANY	0.00%	330	2,643	\$107,723	\$0	\$55,500	\$20,720	51.52%
67	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	285	586	\$281,351	\$33,620	\$234,726	\$13,730	95.38%
68	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	345	307	\$64,947	\$0	\$120,033	\$1,464	184.82%
69	BANKERS LIFE AND CASUALTY COMPANY	0.36%	59	23,978	\$35,368,613	\$43,515	\$32,912,632	\$354,193	93.18%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	BANKERS LIFE INSURANCE COMPANY	0.02%	191	92	\$1,595,933	\$0	\$26,718	\$1,269	1.67%
71	BANNER LIFE INSURANCE COMPANY	0.09%	108	12,239	\$9,039,308	\$68,510	\$4,759,245	\$5,296,406	53.41%
72	BCS LIFE INSURANCE COMPANY	0.00%	314	2,789	\$144,370	\$0	\$45,748	\$74,771	31.69%
73	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	233	363	\$722,683	\$9,540	\$553,472	\$29,009	77.91%
74	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	368	153	\$35,698	\$0	\$14,749	\$1,108	41.32%
75	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	0.00%	444	1,005	\$0	\$0	\$35,259,435	\$0	N/A
76	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	360	35	\$42,258	\$0	\$9,261	\$36,799	21.92%
77	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	438	11	\$292	\$0	\$0	\$31	0.00%
78	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.05%	130	26,825	\$5,085,714	\$1,745	\$2,025,007	\$475,482	39.85%
79	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	392	58	\$11,516	\$0	\$0	\$1,273	0.00%
80	C M LIFE INSURANCE COMPANY	0.28%	70	7,382	\$27,938,054	\$0	\$45,583,725	\$819,912	163.16%
81	CANADA LIFE ASSURANCE COMPANY	0.03%	161	1,108	\$2,655,113	\$516,642	\$4,309,561	\$237,757	181.77%
82	CANADA LIFE INSURANCE COMPANY OF AMERICA	0.00%	310	382	\$160,689	\$0	\$1,038,609	\$3,355	646.35%
83	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	206	10,063	\$1,253,583	\$0	\$2,179,719	\$24,088	173.88%
84	CAPITOL LIFE INSURANCE COMPANY	0.00%	414	41	\$4,109	\$0	\$299,312	\$1	7284.30%
85	CARDIF LIFE INSURANCE COMPANY	0.01%	208	11,046	\$1,202,944	\$0	\$652,489	\$133,484	54.24%
86	CATHOLIC FAMILY LIFE INSURANCE	0.00%	344	149	\$70,471	\$223	\$27,389	\$2,982	39.18%
87	CATHOLIC HOLY FAMILY SOCIETY	0.01%	217	863	\$906,107	\$0	\$187,545	\$5,665	20.70%
88	CATHOLIC KNIGHTS	0.01%	207	2,946	\$1,221,091	\$28,390	\$1,441,009	\$26,157	120.33%
89	CATHOLIC ORDER OF FORESTERS	0.00%	318	1,139	\$138,359	\$38,809	\$128,751	\$11,665	121.11%
90	CELTIC INSURANCE COMPANY	0.00%	444	4	\$0	\$0	\$0	\$0	N/A
91	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	341	362	\$83,945	\$0	\$10,320	\$3,086	12.29%
92	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	257	9,146	\$521,316	\$4,633	\$993,764	\$35,651	191.51%
93	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	140	43,924	\$4,001,539	\$10,186	\$2,162,383	\$297,570	54.29%
94	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	309	648	\$169,667	\$2,239	\$296,310	\$15,596	175.96%
95	CENTURION LIFE INSURANCE COMPANY	0.09%	111	2,215	\$8,543,742	\$0	\$3,534,819	\$43,648	41.37%
96	CENTURY LIFE ASSURANCE COMPANY	0.00%	435	34	\$391	\$0	\$0	\$157	0.00%
97	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	423	195	\$2,200	\$0	\$467,364	\$7,269	21243.82%
98	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.00%	302	3,037	\$197,541	\$0	\$250,218	\$19,974	126.67%
99	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	204	2,495	\$1,277,462	\$107	\$632,436	\$90,775	49.52%
100	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	268	709	\$413,416	\$0	\$54,577	\$7,530	13.20%
101	CHURCH LIFE INSURANCE CORPORATION	0.00%	283	422	\$287,398	\$0	\$12,227	\$12,986	4.25%
102	CICA LIFE INSURANCE COMPANY OF AMERICA	0.02%	175	1,938	\$2,068,154	\$1,262	\$416,454	\$55,314	20.20%
103	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	444	0	\$0	\$0	\$132,484	\$0	N/A
104	CINCINNATI LIFE INSURANCE COMPANY THE	0.07%	121	10,336	\$6,705,050	\$0	\$1,493,353	\$2,387,534	22.27%
105	CITIZENS SECURITY LIFE INS CO	0.00%	299	827	\$205,295	\$107	\$108,590	\$5,559	52.95%
106	COLONIAL LIFE & ACCIDENT INS CO	0.02%	169	8,539	\$2,471,691	\$0	\$1,063,108	\$403,437	43.01%
107	COLONIAL PENN LIFE INSURANCE COMPANY	0.02%	171	11,368	\$2,312,457	\$0	\$1,834,171	\$43,316	79.32%
108	COLORADO BANKERS LIFE INS CO	0.01%	220	2,041	\$890,082	\$0	\$397,277	\$41,783	44.63%
109	COLUMBIAN LIFE INSURANCE COMPANY	0.01%	203	2,964	\$1,279,847	\$426	\$427,829	\$45,710	33.46%
110	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	343	196	\$73,195	\$10,538	\$500,211	\$4,446	697.79%
111	COLUMBUS LIFE INSURANCE COMPANY	0.01%	196	768	\$1,465,769	\$46,907	\$3,295,431	\$104,298	228.03%
112	COMBINED INSURANCE CO OF AMERICA	0.02%	184	15,022	\$1,789,781	\$0	\$1,845,505	\$126,921	103.11%
113	COMMONWEALTH ANNUITY AND LIFE INS CO	0.02%	174	4,381	\$2,152,028	\$0	\$26,192,821	\$283,967	1217.12%
114	COMPANION LIFE INSURANCE COMPANY	0.00%	336	1,174	\$94,088	\$0	\$57,568	\$37,484	61.19%
115	COMPBENEFITS INSURANCE COMPANY	0.00%	413	36	\$4,242	\$0	\$4,991	\$308	117.66%
116	CONNECTICUT GENERAL LIFE INS CO	0.07%	118	10,289	\$6,878,224	\$528,074	\$19,149,979	\$2,055,113	286.09%
117	CONSECO HEALTH INSURANCE COMPANY	0.00%	339	276	\$88,346	\$0	\$39,515	\$1,940	44.73%
118	CONSECO INSURANCE COMPANY	0.01%	256	3,542	\$527,901	\$243	\$10,906,687	\$20,391	2066.09%
119	CONSECO LIFE INSURANCE CO	0.03%	157	7,236	\$2,940,059	\$32,144	\$5,314,554	\$469,784	181.86%
120	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	351	386	\$57,932	\$0	\$146,950	\$4,740	253.66%
121	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	424	15	\$1,881	\$0	\$0	\$246	0.00%
122	CONTINENTAL ASSURANCE COMPANY	0.01%	228	2,703	\$833,425	\$134,053	\$2,591,166	\$114	326.99%
123	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	253	1,947	\$550,188	\$99	\$1,590,159	\$59,251	289.04%
124	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	254	1,697	\$549,051	\$0	\$230,063	\$15,624	41.90%
125	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	219	938	\$894,134	\$0	\$1,095,766	\$47,705	122.55%
126	COUNTRY LIFE INSURANCE COMPANY	0.05%	136	12,254	\$4,495,753	\$1,312,932	\$4,910,180	\$1,053,436	138.42%
127	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	290	593	\$243,803	\$5,902	\$167,978	\$4,677	71.32%
128	CROWN LIFE INSURANCE COMPANY	0.01%	241	972	\$638,569	\$270,007	\$1,270,722	\$84,735	241.28%
129	CSA FRATERNAL LIFE	0.00%	376	581	\$27,348	\$0	\$28,330	\$3,019	103.59%
130	CUNA MUTUAL INSURANCE SOCIETY	0.23%	80	122,136	\$22,756,474	\$339,490	\$23,628,679	\$1,030,845	105.32%
131	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	300	679	\$198,547	\$0	\$364,302	\$5,204	183.48%
132	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	287	1,672	\$256,091	\$0	\$20,000	\$16,905	7.81%
133	DIXIE NATIONAL LIFE INSURANCE COMPANY	0.00%	367	163	\$36,727	\$198	\$73,224	\$1,528	199.91%
134	EMC NATIONAL LIFE COMPANY	0.04%	137	14,905	\$4,350,525	\$62,066	\$6,467,600	\$1,071,032	150.09%
135	EMPLOYEES LIFE COMPANY (MUTUAL)	0.02%	178	240	\$1,935,708	\$346	\$2,037,674	\$1,597	105.29%
136	EPIC LIFE INSURANCE COMPANY THE	0.00%	366	389	\$36,964	\$0	\$0	\$9,271	0.00%
137	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	236	2,503	\$705,211	\$0	\$562,917	\$15,212	79.82%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	EQUITABLE RESERVE ASSOCIATION	0.00%	408	265	\$6,378	\$4,439	\$253,810	\$1,596	4049.06%
139	EQUITRUST LIFE INSURANCE COMPANY	0.33%	64	4,063	\$32,656,852	\$0	\$9,507,751	\$6,761	29.11%
140	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.02%	182	8,250	\$1,861,438	\$172,754	\$3,136,434	\$449,459	177.78%
141	FAMILY HERITAGE LIFE INSURANCE CO OF AMERICA	0.00%	436	2	\$376	\$0	\$0	\$175	0.00%
142	FAMILY LIFE INSURANCE COMPANY	0.00%	294	539	\$220,850	\$0	\$156,009	\$25,630	70.64%
143	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	443	522	\$53	\$0	\$537,599	\$2,410	1014337.74%
144	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.36%	60	64,117	\$35,353,185	\$3,126,169	\$17,372,568	\$4,019,468	57.98%
145	FARMERS NEW WORLD LIFE INSURANCE CO	0.34%	62	59,081	\$33,644,332	\$33,904	\$21,035,679	\$5,721,110	62.62%
146	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	321	430	\$129,219	\$5,027	\$113,567	\$18,246	91.78%
147	FEDERATED LIFE INSURANCE COMPANY	0.05%	128	5,460	\$5,149,663	\$0	\$3,159,523	\$874,002	61.35%
148	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.25%	74	2,303	\$25,163,327	\$0	\$19,142,023	\$93,817	76.07%
149	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.01%	226	1,749	\$858,524	\$40,077	\$436,983	\$348,961	55.57%
150	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.12%	97	46,509	\$11,695,983	\$0	\$15,384,008	\$1,107,523	131.53%
151	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	298	788	\$211,838	\$254,276	\$2,185,939	\$16,262	1151.93%
152	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CO	0.00%	444	1	\$0	\$0	\$12,060	\$0	N/A
153	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF TH	0.00%	409	5	\$5,360	\$0	\$7,202	\$14	134.37%
154	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STAT	0.00%	434	47	\$460	\$206	\$17,801	\$117	3914.57%
155	FIRST GUARANTY INSURANCE COMPANY	0.00%	418	2	\$2,813	\$0	\$0	\$11	0.00%
156	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	355	5,177	\$50,280	\$0	\$25,722	\$7,966	51.16%
157	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	280	487	\$335,531	\$1,974	\$183,483	\$69,405	55.27%
158	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.04%	148	7,529	\$3,560,687	\$0	\$4,189,905	\$2,100,092	117.67%
159	FORETHOUGHT LIFE INSURANCE COMPANY	0.08%	112	16,319	\$8,216,938	\$0	\$7,141,922	\$84,286	86.92%
160	FORT DEARBORN LIFE INSURANCE COMPANY	0.10%	101	1,026	\$9,918,188	\$0	\$3,530,803	\$1,351,795	35.60%
161	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	396	72	\$9,792	\$0	\$2,395	\$1,655	24.46%
162	FUNERAL DIRECTORS LIFE INSURANCE CO	0.02%	193	922	\$1,562,524	\$497	\$411,997	\$2,967	26.40%
163	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	247	1,059	\$575,615	\$0	\$134,008	\$72,344	23.28%
164	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.36%	61	35,658	\$35,309,841	\$23,892,576	\$66,942,138	\$4,406,100	257.25%
165	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	444	3	\$0	\$0	\$0	\$59	N/A
166	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.66%	41	41,878	\$65,707,200	\$0	\$70,455,790	\$10,599,010	107.23%
167	GENWORTH LIFE INSURANCE COMPANY	0.17%	89	5,820	\$17,039,362	\$0	\$17,537,976	\$1,501,914	102.93%
168	GERBER LIFE INSURANCE COMPANY	0.05%	129	70,479	\$5,140,668	\$0	\$1,103,280	\$773,256	21.46%
169	GLENER LIFE INSURANCE SOCIETY	0.00%	393	151	\$11,398	\$682	\$186,741	\$2,657	1644.35%
170	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.14%	93	145,586	\$13,831,709	\$0	\$7,547,065	\$1,377,142	54.56%
171	GOLDEN RULE INSURANCE COMPANY	0.03%	166	4,041	\$2,555,840	\$3,762	\$7,004,529	\$324,303	274.21%
172	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.01%	250	2,156	\$558,172	\$84,260	\$474,864	\$197,507	100.17%
173	GRANGE LIFE INSURANCE COMPANY	0.00%	352	93	\$57,699	\$0	\$0	\$17,792	0.00%
174	GREAT AMERICAN LIFE INSURANCE COMPANY	0.21%	82	2,977	\$20,540,870	\$0	\$15,658,804	\$275,718	76.23%
175	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	231	1,829	\$783,204	\$94	\$1,393,563	\$103,590	177.94%
176	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	276	1,100	\$374,470	\$7,353	\$617,438	\$56,536	166.85%
177	GREAT WESTERN INSURANCE COMPANY	0.01%	235	1,668	\$706,265	\$60,093	\$683,771	\$7,880	105.32%
178	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.02%	31	75,163	\$101,433,872	\$640,422	\$58,453,309	\$1,306,006	58.26%
179	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	308	431	\$170,473	\$7,023	\$170,475	\$3,469	104.12%
180	GUARANTEE TRUST LIFE INSURANCE CO	0.02%	172	18,099	\$2,229,971	\$0	\$911,040	\$189,351	40.85%
181	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	248	176	\$571,001	\$3,712	\$1,339,391	\$6,734	235.22%
182	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.03%	151	1,319	\$3,466,767	\$0	\$7,437,608	\$40,981	214.54%
183	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.25%	76	96,817	\$24,471,765	\$4,013,576	\$21,298,531	\$6,068,148	103.43%
184	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.43%	54	349,389	\$42,314,045	\$3,729	\$79,019,039	\$16,525,436	186.75%
185	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	2.04%	12	34,650	\$202,846,959	\$133	\$290,010,935	\$3,255,818	142.97%
186	HARTFORD LIFE INSURANCE COMPANY	1.74%	19	44,431	\$172,774,052	\$2,316,212	\$154,610,686	\$2,630,951	90.83%
187	HCC LIFE INSURANCE COMPANY	0.01%	238	4,509	\$653,127	\$0	\$818,000	\$101,279	125.24%
188	HEALTHY ALLIANCE LIFE INSURANCE CO	0.00%	305	0	\$179,294	\$0	\$107,994	\$0	60.23%
189	HERITAGE LIFE INSURANCE COMPANY	0.00%	444	2	\$0	\$0	\$0	\$38	N/A
190	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	315	169	\$142,790	\$0	\$556,616	\$7,996	389.81%
191	HOMESTEADERS LIFE COMPANY	0.07%	116	13,758	\$7,136,246	\$0	\$2,669,654	\$43,266	37.41%
192	HORACE MANN LIFE INSURANCE COMPANY	0.04%	149	4,534	\$3,496,330	\$0	\$2,915,425	\$133,439	83.39%
193	HOUSEHOLD LIFE INSURANCE COMPANY	0.04%	145	15,143	\$3,688,795	\$0	\$2,337,140	\$321,823	63.36%
194	HUMANA INSURANCE COMPANY	0.01%	213	8,600	\$966,502	\$0	\$282,457	\$184,493	29.22%
195	HUMANADENTAL INSURANCE COMPANY	0.00%	348	173	\$61,227	\$1,534	\$77,200	\$2,327	128.59%
196	IDEALIFE INSURANCE COMPANY	0.00%	353	421	\$55,296	\$0	\$92,384	\$4,839	167.07%
197	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.04%	139	3,657	\$4,148,826	\$40,866	\$4,374,167	\$233,521	106.42%
198	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	444	6	\$0	\$0	\$0	\$450	N/A
199	INDEPENDENT ORDER OF FORESTERS THE	0.02%	173	5,197	\$2,178,082	\$298,414	\$1,722,094	\$266,963	92.77%
200	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.03%	156	33,396	\$3,052,309	\$0	\$1,690,278	\$341,895	55.38%
201	INDUSTRIAL ALLIANCE PACIFIC INS AND FINANCIAL SE	0.00%	397	9	\$9,734	\$0	\$111,514	\$723	1145.61%
202	ING LIFE INSURANCE AND ANNUITY COMPANY	1.64%	20	46,170	\$163,070,768	\$0	\$199,337,931	\$420,924	122.24%
203	ING USA ANNUITY AND LIFE INSURANCE COMPANY	1.57%	21	18,674	\$155,701,180	\$238,101	\$134,410,758	\$76,937	86.48%
204	INTEGRITY LIFE INSURANCE COMPANY	0.15%	92	1,392	\$14,579,922	\$0	\$9,407,401	\$11,666	64.52%
205	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	428	13	\$1,055	\$0	\$4,516	\$23	428.06%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	431	6	\$766	\$0	\$102	\$5	13.32%
207	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	358	270	\$44,685	\$3,620	\$108,478	\$34,685	250.86%
208	INVESTORS INSURANCE CORPORATION	0.00%	260	413	\$457,362	\$157	\$1,920,507	\$128	419.94%
209	INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	0.01%	243	1,617	\$610,475	\$2,830	\$1,907,627	\$89,441	312.95%
210	J M I C LIFE INSURANCE COMPANY	0.00%	444	1,068	-\$18,917	\$0	\$8,419	\$8,793	-44.50%
211	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.85%	14	38,045	\$183,755,139	\$714	\$125,595,811	\$2,716,322	68.35%
212	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.07%	114	1,626	\$7,399,551	\$71,848	\$7,455,127	\$49,358	101.72%
213	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	266	2,216	\$421,940	\$0	\$610,192	\$67,237	144.62%
214	JOHN HANCOCK LIFE & HEALTH INSURANCE CO	0.00%	357	88	\$45,874	\$0	\$210,662	\$20,027	459.22%
215	JOHN HANCOCK LIFE INSURANCE COMPANY	0.24%	79	28,057	\$23,825,514	\$3,892,432	\$60,304,912	\$533,344	269.45%
216	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	3.56%	7	4,373	\$353,419,673	\$6,656,470	\$142,652,153	\$4,232,686	42.25%
217	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	0.32%	65	6,824	\$32,144,044	\$180,209	\$17,571,546	\$2,192,217	55.23%
218	KANAWHA INSURANCE COMPANY	0.01%	198	9,506	\$1,336,125	\$0	\$533,600	\$40,280	39.94%
219	KANSAS CITY LIFE INSURANCE COMPANY	0.25%	75	23,006	\$24,617,259	\$439,120	\$33,939,389	\$2,490,605	139.65%
220	KEMPER INVESTORS LIFE INS CO	0.02%	179	4,258	\$1,920,923	\$0	\$21,652,129	\$573,918	1127.17%
221	KNIGHTS OF COLUMBUS	0.27%	71	62,153	\$26,367,541	\$11,777,430	\$14,342,105	\$2,568,462	99.06%
222	LAFAYETTE LIFE INSURANCE COMPANY THE	0.07%	119	7,453	\$6,865,474	\$470,339	\$2,900,464	\$535,234	49.10%
223	LEWER LIFE INSURANCE COMPANY	0.00%	411	35	\$4,913	\$0	\$7,058	\$654	143.66%
224	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.04%	146	11,904	\$3,612,158	\$182,405	\$4,489,470	\$1,266,594	129.34%
225	LIBERTY LIFE INSURANCE COMPANY	0.09%	110	11,061	\$8,599,650	\$11,048	\$26,922,040	\$644,270	313.19%
226	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.03%	167	4,990	\$2,516,381	\$119	\$936,306	\$296,618	37.21%
227	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.19%	85	184	\$19,176,727	\$0	\$15,352,118	\$1,682,097	80.06%
228	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.12%	96	2,589	\$12,018,419	\$0	\$5,138,486	\$150,224	42.76%
229	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	444	2,070	-\$111,397	\$0	\$36,280	\$21,132	-32.57%
230	LIFESECURE INSURANCE COMPANY	0.00%	320	1,326	\$130,609	\$0	\$331,000	\$9,217	253.43%
231	LINCOLN BENEFIT LIFE COMPANY	0.37%	55	15,929	\$37,073,856	\$3,577	\$48,217,428	\$3,406,496	130.07%
232	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.04%	150	10,968	\$3,486,220	\$24,715	\$2,536,438	\$67,311	73.47%
233	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.01%	232	120	\$755,141	\$1,965	\$5,233,570	\$6,745	693.32%
234	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.71%	5	57,685	\$368,579,593	\$373,670	\$292,954,675	\$9,476,327	79.58%
235	LONGEVITY INSURANCE COMPANY	0.00%	395	67	\$10,175	\$0	\$1,620	\$1,620	0.00%
236	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.02%	188	1,443	\$1,704,111	\$2,623	\$812,105	\$19,372	47.81%
237	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	388	99	\$13,501	\$0	\$46,090	\$1,134	341.38%
238	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	259	2,064	\$466,621	\$3,719	\$551,323	\$27,803	118.95%
239	MAGNA INSURANCE COMPANY	0.00%	417	20	\$3,219	\$0	\$0	\$240	0.00%
240	MAMSI LIFE AND HEALTH INSURANCE COMPANY	0.00%	324	447	\$123,151	\$0	\$0	\$1,691	0.00%
241	MANHATTAN LIFE INSURANCE COMPANY	0.00%	313	568	\$144,870	\$29,073	\$409,790	\$16,316	302.94%
242	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	210	1,641	\$1,070,145	\$3	\$3,038,634	\$179,923	283.95%
243	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	382	25	\$16,818	\$0	\$0	\$277	0.00%
244	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	2.37%	9	57,337	\$235,133,261	\$23,008,396	\$316,314,839	\$4,080,690	144.31%
245	MEDICO LIFE INSURANCE COMPANY	0.00%	361	249	\$42,221	\$3,276	\$52,598	\$1,341	132.34%
246	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	261	1,267	\$456,165	\$15,068	\$503,673	\$61,384	113.72%
247	MEMBERS LIFE INSURANCE COMPANY	0.00%	406	51	\$6,781	\$0	\$3,650	\$443	53.83%
248	MERIT LIFE INSURANCE CO	0.01%	199	20,067	\$1,331,694	\$0	\$1,067,857	\$116,723	80.19%
249	MERRILL LYNCH LIFE INSURANCE COMPANY	0.05%	135	1,195	\$4,509,030	\$0	\$10,742,301	\$81,401	238.24%
250	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.32%	67	56,910	\$31,751,734	\$0	\$89,496,865	\$1,129,867	281.86%
251	METLIFE INVESTORS INSURANCE COMPANY	1.07%	30	8,827	\$105,958,546	\$0	\$62,802,893	\$49,025	59.27%
252	METLIFE INVESTORS USA INSURANCE COMPANY	1.80%	16	13,873	\$178,840,923	\$0	\$45,257,717	\$2,324,091	25.31%
253	METROPOLITAN LIFE INSURANCE COMPANY	3.66%	6	986,876	\$362,958,872	\$28,552,042	\$447,812,581	\$79,701,825	131.24%
254	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.03%	159	6,671	\$2,755,321	\$0	\$7,069,830	\$455,216	256.59%
255	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.43%	53	15,749	\$42,498,817	\$22,344	\$38,941,711	\$1,272,468	91.68%
256	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	325	693	\$119,099	\$192	\$76,254	\$13,126	64.19%
257	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	365	193	\$38,503	\$4,008	\$104,349	\$4,549	281.42%
258	MINNESOTA LIFE INSURANCE COMPANY	0.84%	35	138,360	\$83,719,131	\$971,357	\$38,903,883	\$13,575,829	47.63%
259	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CO	0.01%	218	48,446	\$901,431	\$0	\$240,000	\$242,235	26.62%
260	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	201	1,194	\$1,293,567	\$0	\$2,846,094	\$201,766	220.02%
261	MODERN WOODMEN OF AMERICA	0.25%	73	27,609	\$25,249,385	\$825,760	\$18,827,829	\$836,602	77.84%
262	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	421	7	\$2,460	\$0	\$4,387	\$256	178.33%
263	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	380	195	\$22,346	\$521	\$12,745	\$3,469	59.37%
264	MONUMENTAL LIFE INSURANCE COMPANY	1.76%	18	48,178	\$174,853,411	\$5,344	\$88,214,237	\$611,770	50.45%
265	MONY LIFE INSURANCE COMPANY	0.03%	155	7,065	\$3,084,470	\$1,676,877	\$6,684,679	\$282,586	271.09%
266	MONY LIFE INSURANCE COMPANY OF AMERICA	0.03%	153	2,415	\$3,433,698	\$0	\$8,791,741	\$555,879	256.04%
267	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	291	2,834	\$238,779	\$0	\$145,603	\$28,585	60.98%
268	MTL INSURANCE COMPANY	0.06%	125	1,582	\$6,232,896	\$211,429	\$2,240,177	\$251,501	39.33%
269	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.24%	78	3,251	\$24,037,702	\$1,736	\$28,380,778	\$37,614	118.07%
270	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	240	6,004	\$642,092	\$0	\$230,546	\$101,391	35.91%
271	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	342	132	\$80,854	\$1,266	\$26,585	\$2,307	34.45%
272	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.00%	307	553	\$172,705	\$1,097	\$619,761	\$17,533	359.49%
273	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	385	134	\$15,707	\$0	\$7,240	\$1,474	46.09%

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274	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	183	7,635	\$1,856,743	\$24,981	\$1,055,898	\$98,144	58.21%
275	NATIONAL LIFE INSURANCE COMPANY	0.06%	124	3,062	\$6,396,008	\$4,021,752	\$4,586,098	\$529,084	134.58%
276	NATIONAL STATES INSURANCE COMPANY	0.01%	215	2,314	\$957,806	\$0	\$779,021	\$18,885	81.33%
277	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.00%	334	435	\$104,464	\$0	\$331	\$25,832	0.32%
278	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.08%	113	4,881	\$7,484,242	\$6,181	\$10,332,301	\$65,255	138.14%
279	NATIONWIDE LIFE & ANNUITY COMPANY OF AMERICA	0.00%	273	277	\$393,101	\$1,161	\$565,885	\$71,227	144.25%
280	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	0.04%	144	1,586	\$3,749,922	\$0	\$7,542,685	\$265,766	201.14%
281	NATIONWIDE LIFE INSURANCE COMPANY	1.15%	28	25,073	\$114,651,628	\$50,605	\$130,567,079	\$816,175	113.93%
282	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.02%	186	2,846	\$1,763,753	\$453,149	\$2,556,789	\$192,243	170.66%
283	NEW ENGLAND LIFE INSURANCE COMPANY	0.25%	72	5,620	\$25,253,350	\$44,321	\$9,265,964	\$1,263,746	36.87%
284	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	442	92	\$72	\$0	\$40,202	\$311	55836.11%
285	NEW YORK LIFE INSURANCE AND ANNUITY CORP	1.78%	17	24,692	\$176,974,643	\$0	\$120,192,047	\$2,323,203	67.91%
286	NEW YORK LIFE INSURANCE COMPANY	0.72%	38	122,907	\$71,449,520	\$23,072,506	\$68,378,355	\$7,222,569	127.99%
287	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	405	135	\$6,836	\$0	\$0	\$3,360	0.00%
288	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.56%	45	9,703	\$55,280,152	\$0	\$13,486,529	\$1,884,247	24.40%
289	NORTH AMERICAN INSURANCE COMPANY	0.00%	433	2	\$746	\$0	\$0	\$8	0.00%
290	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	425	5,456	\$1,800	\$665	\$0	\$84,406	36.94%
291	NORTHWESTERN MUTUAL LIFE INSURANCE CO	2.32%	10	129,495	\$230,255,086	\$93,238,619	\$132,579,209	\$25,564,554	98.07%
292	NYLIFE INSURANCE COMPANY OF ARIZONA	0.01%	200	1,562	\$1,325,822	\$0	\$501,333	\$628,438	37.81%
293	OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	0.00%	289	601	\$246,803	\$3,076	\$123,939	\$17,711	51.46%
294	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.07%	115	4,729	\$7,331,195	\$0	\$6,588,673	\$1,684,505	89.87%
295	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.47%	51	13,131	\$47,121,846	\$759,951	\$116,108,939	\$119,565	248.01%
296	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	211	2,347	\$1,057,518	\$2,449	\$1,709,601	\$163,512	161.89%
297	OLD AMERICAN INSURANCE COMPANY	0.05%	131	19,457	\$4,890,293	\$0	\$5,028,416	\$79,970	102.82%
298	OLD RELIANCE INSURANCE COMPANY	0.00%	297	794	\$212,883	\$0	\$96,162	\$5,346	45.17%
299	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	272	1,881	\$401,538	\$0	\$7,532	\$160,796	1.88%
300	OLD SURETY LIFE INSURANCE COMPANY	0.00%	440	1	\$175	\$0	\$0	\$5	0.00%
301	OLD UNITED LIFE INSURANCE COMPANY	0.00%	286	2,194	\$276,783	\$0	\$205,086	\$33,986	74.10%
302	OM FINANCIAL LIFE INSURANCE COMPANY	0.53%	46	15,266	\$53,002,228	\$4,866	\$49,849,951	\$1,252,171	94.06%
303	ONENATION INSURANCE COMPANY	0.00%	444	2	\$0	\$0	\$7,740	\$30	N/A
304	OXFORD LIFE INSURANCE COMPANY	0.00%	279	754	\$366,103	\$0	\$90,002	\$8,047	24.58%
305	OZARK NATIONAL LIFE INSURANCE COMPANY	0.20%	84	51,635	\$20,189,286	\$74,289	\$10,339,464	\$1,814,879	51.58%
306	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	384	0	\$16,281	\$141	\$0	\$0	0.87%
307	PACIFIC LIFE & ANNUITY COMPANY	0.00%	295	83	\$217,594	\$0	\$990,596	\$0	455.25%
308	PACIFIC LIFE INSURANCE COMPANY	1.45%	22	18,194	\$144,359,530	\$156,494	\$134,782,141	\$4,220,193	93.47%
309	PAN-AMERICAN ASSURANCE COMPANY	0.00%	264	622	\$437,119	\$0	\$532,405	\$40,007	121.80%
310	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	323	903	\$127,393	\$33,983	\$114,308	\$17,298	116.40%
311	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	401	81	\$8,017	\$0	\$5,000	\$325	62.37%
312	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	444	0	\$0	\$0	\$129,512	\$0	N/A
313	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	347	971	\$62,375	\$0	\$104,446	\$7,744	167.45%
314	PAUL REVERE VARIABLE ANNUITY INS CO THE	0.00%	319	374	\$133,402	\$0	\$108,590	\$14,098	81.40%
315	PEKIN LIFE INSURANCE COMPANY	0.01%	212	5,317	\$1,039,897	\$555	\$499,950	\$104,431	48.13%
316	PENN INSURANCE AND ANNUITY COMPAY THE	0.01%	224	259	\$862,821	\$0	\$546,358	\$39,362	63.32%
317	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.09%	107	4,900	\$9,039,999	\$381,402	\$5,429,989	\$301,500	64.29%
318	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	377	4	\$25,212	\$0	\$58,021	\$438	230.13%
319	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	246	1,456	\$583,993	\$0	\$791,701	\$30,419	135.57%
320	PERICO LIFE INSURANCE COMPANY	0.00%	402	1	\$7,325	\$0	\$0	\$1,207	0.00%
321	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	281	648	\$331,811	\$80	\$4,070	\$56,890	1.25%
322	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	399	78	\$8,689	\$0	\$0	\$1,633	0.00%
323	PHILADELPHIA UNITED LIFE INSURANCE COMPANY	0.00%	441	8	\$160	\$0	\$0	\$8	0.00%
324	PHL VARIABLE INSURANCE COMPANY	0.37%	56	5,018	\$36,370,747	\$0	\$25,313,920	\$2,695,767	69.60%
325	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	229	661	\$789,053	\$0	\$227,860	\$577,383	28.88%
326	PHOENIX LIFE INSURANCE COMPANY	0.29%	69	19,531	\$29,198,782	\$9,001,757	\$34,825,693	\$2,180,075	150.10%
327	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	133	14,289	\$4,776,267	\$0	\$5,960,986	\$111,722	124.80%
328	PIONEER AMERICAN INSURANCE COMPANY	0.00%	346	220	\$63,098	\$0	\$55,671	\$6,952	88.23%
329	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	230	558	\$786,618	\$2,904	\$612,292	\$63,749	78.21%
330	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	375	70	\$28,182	\$0	\$1,424	\$2,134	5.05%
331	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	349	1,383	\$58,909	\$22,190	\$89,197	\$6,986	189.08%
332	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	338	716	\$88,712	\$483	\$113,633	\$1,964	128.64%
333	PRESERVATION LIFE INSURANCE COMPANY	0.00%	444	1,980	-\$13,532	\$0	\$601,392	\$8,297	-4444.22%
334	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	274	632	\$389,304	\$0	\$3,264,388	\$6,483	838.52%
335	PRIMERICA LIFE INSURANCE COMPANY	0.30%	68	37,205	\$29,602,232	\$0	\$12,684,048	\$9,243,605	42.85%
336	PRINCIPAL LIFE INSURANCE COMPANY	4.28%	3	504,993	\$425,010,352	\$3,937,188	\$30,680,213	\$5,886,546	8.15%
337	PROFESSIONAL INSURANCE COMPANY	0.00%	378	83	\$24,874	\$0	\$30,778	\$4,237	123.74%
338	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	335	285	\$101,024	\$1,880	\$68,401	\$9,793	69.57%
339	PROTECTIVE LIFE INSURANCE COMPANY	5.36%	1	49,855	\$531,655,670	\$26,160	\$188,267,423	\$8,901,989	35.42%
340	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	0.00%	389	23	\$13,100	\$0	\$46	\$177	0.35%
341	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.09%	109	19,445	\$8,664,898	\$0	\$4,725,266	\$821,953	54.53%



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342	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	416	3	\$3,280	\$0	\$28,212	\$318	860.12%
343	PRUCO LIFE INSURANCE COMPANY	0.68%	40	25,845	\$67,393,289	\$0	\$49,209,467	\$6,236,873	73.02%
344	PRUDENTIAL ANNUITIES LIFE ASSUR CORPORATION	1.12%	29	8,102	\$111,339,148	\$0	\$76,385,715	\$10,186	68.61%
345	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.30%	25	457,279	\$129,429,920	\$50,151,658	\$272,603,848	\$23,779,839	249.37%
346	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	0.48%	50	69	\$47,804,923	\$0	\$47,598,158	\$0	99.57%
347	PYRAMID LIFE INSURANCE COMPANY	0.00%	267	2,766	\$416,744	\$0	\$526,287	\$27,865	126.29%
348	REASSURE AMERICA LIFE INSURANCE COMPANY	0.22%	81	48,085	\$21,412,374	\$490,467	\$32,766,019	\$5,036,766	155.31%
349	RELIABLE LIFE INSURANCE COMPANY	0.13%	95	165,690	\$13,195,138	\$45	\$11,070,182	\$768,439	83.90%
350	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.10%	106	43,231	\$9,437,217	\$525	\$7,330,788	\$2,781,001	77.69%
351	RELIASTAR LIFE INSURANCE COMPANY	0.34%	63	194,620	\$33,458,800	\$311,278	\$28,222,071	\$18,413,689	85.28%
352	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	227	3,546	\$838,715	\$926	\$984,204	\$208,227	117.46%
353	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	350	1,768	\$58,074	\$261	\$478,314	\$5,357	824.08%
354	RESERVE NATIONAL INSURANCE COMPANY	0.00%	333	469	\$105,556	\$0	\$141,740	\$3,148	134.28%
355	RESOURCE LIFE INSURANCE COMPANY	0.00%	391	5,153	\$11,871	\$0	\$127,561	\$43,409	1074.56%
356	RGA REINSURANCE COMPANY	0.01%	205	204	\$1,263,862	\$958,173	\$12,665,737	\$70,270	1077.96%
357	RIVERSOURCE LIFE INSURANCE COMPANY	1.39%	23	26,598	\$137,904,030	\$0	\$111,348,173	\$2,203,292	80.74%
358	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	429	183	\$1,005	\$6,113	\$34,290	\$824	4020.20%
359	ROYAL NEIGHBORS OF AMERICA	0.01%	234	8,078	\$712,142	\$71,411	\$1,084,531	\$55,286	162.32%
360	S USA LIFE INSURANCE COMPANY INC	0.00%	410	13	\$5,016	\$0	\$2,500	\$1,452	49.84%
361	SAGICOR LIFE INSURANCE COMPANY	0.00%	293	317	\$231,361	\$1,815	\$520,460	\$4,117	225.74%
362	SAVINGS BANK LIFE INS CO OF MASSACHUSETTS THE	0.00%	340	365	\$86,864	\$44,829	\$34,842	\$21,938	91.72%
363	SEARS LIFE INSURANCE COMPANY	0.01%	244	1,887	\$600,662	\$0	\$429,618	\$38,467	71.52%
364	SECURIAN LIFE INSURANCE COMPANY	0.00%	371	122	\$32,353	\$114	\$0	\$13,019	0.35%
365	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.19%	86	8,091	\$19,030,120	\$88,302	\$23,326,299	\$86,161	123.04%
366	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	337	467	\$91,685	\$0	\$669,818	\$2,645	730.56%
367	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.16%	91	3,283	\$16,228,674	\$59,295	\$32,677,377	\$1,383,550	201.72%
368	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.00%	282	873	\$316,966	\$72,193	\$79,249	\$48,064	47.78%
369	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	242	786	\$612,929	\$0	\$174,020	\$33,018	28.39%
370	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.00%	329	0	\$108,274	\$0	\$81,864	\$0	75.61%
371	SENIOR LIFE INSURANCE COMPANY	0.01%	239	1,383	\$646,128	\$0	\$252,079	\$9,502	39.01%
372	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	439	28	\$183	\$0	\$0	\$34	0.00%
373	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.07%	122	3,826	\$6,657,504	\$3,690	\$3,337,467	\$209,279	50.19%
374	SETTLERS LIFE INSURANCE COMPANY	0.00%	381	174	\$21,927	\$1,809	\$8,741	\$1,464	48.11%
375	SHELTER LIFE INSURANCE COMPANY	0.32%	66	72,558	\$31,757,056	\$1,818,795	\$17,840,934	\$4,513,188	61.91%
376	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	403	329	\$6,909	\$1,096	\$18,119	\$1,942	278.12%
377	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	419	49	\$2,702	\$0	\$0	\$436	0.00%
378	STANDARD INSURANCE COMPANY	0.86%	34	243,162	\$85,772,512	\$38,218	\$57,182,364	\$14,591,050	66.71%
379	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	245	2,719	\$600,105	\$27,643	\$891,790	\$15,661	153.21%
380	STANDARD LIFE INSURANCE COMPANY OF INDIANA	0.02%	187	505	\$1,725,050	\$0	\$4,896,645	\$2,515	283.86%
381	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.00%	426	38	\$1,416	\$0	\$2,780	\$444	196.33%
382	STARMOUNT LIFE INSURANCE COMPANY	0.00%	278	826	\$370,648	\$0	\$351,417	\$27,547	94.81%
383	STATE FARM LIFE INSURANCE COMPANY	1.34%	24	242,768	\$133,239,838	\$20,073,251	\$76,508,694	\$18,987,581	72.49%
384	STATE LIFE INSURANCE COMPANY	0.16%	90	863	\$16,352,873	\$52,207	\$1,888,994	\$73,603	11.87%
385	STATE MUTUAL INSURANCE COMPANY	0.00%	271	752	\$305,775	\$57,319	\$340,552	\$9,735	98.05%
386	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	354	103	\$54,638	\$18	\$2,363	\$830	4.36%
387	STERLING LIFE INSURANCE COMPANY	0.00%	398	23	\$9,221	\$0	\$0	\$130	0.00%
388	STONEBRIDGE LIFE INSURANCE COMPANY	0.07%	117	39,165	\$6,960,959	\$0	\$5,137,581	\$324,162	73.81%
389	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.02%	180	14,474	\$1,896,787	\$0	\$1,167,036	\$619,682	61.53%
390	SUN LIFE ASSURANCE COMPANY OF CANADA	0.20%	83	28,808	\$20,296,199	\$2,393,734	\$15,576,423	\$2,937,933	88.54%
391	SUN LIFE ASSURANCE OF CANADA (US)	0.72%	37	4,236	\$71,623,806	\$0	\$14,345,110	\$693,644	20.03%
392	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	370	2,855	\$33,473	\$1,256	\$25,858,532	\$4,612	77255.66%
393	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	332	209	\$107,231	\$417	\$399,316	\$15,486	372.78%
394	SURETY LIFE INSURANCE COMPANY	0.00%	269	888	\$412,936	\$45	\$349,298	\$62,051	84.60%
395	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	444	6	\$0	\$0	\$290,855	\$0	N/A
396	SYMETRA LIFE INSURANCE COMPANY	0.36%	58	21,904	\$35,635,729	\$166	\$15,129,791	\$1,331,622	42.46%
397	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	369	203	\$34,379	\$0	\$14,488	\$3,614	42.14%
398	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	2.31%	11	56,424	\$229,558,392	\$62,219,531	\$206,061,478	\$413,492	116.87%
399	TEXAS LIFE INSURANCE COMPANY	0.02%	176	5,864	\$2,050,447	\$61,488	\$1,615,669	\$253,413	81.79%
400	THRIVENT FINANCIAL FOR LUTHERANS	0.87%	33	86,261	\$86,494,564	\$7,201,323	\$97,788,230	\$4,590,344	121.38%
401	THRIVENT LIFE INSURANCE COMPANY	0.01%	221	555	\$872,199	\$0	\$2,132,808	\$15,968	244.53%
402	TIAA-CREF LIFE INSURANCE COMPANY	0.03%	160	1,022	\$2,743,602	\$0	\$2,555,287	\$330,109	93.14%
403	TIME INSURANCE COMPANY	0.02%	195	2,632	\$1,536,225	\$0	\$1,268,608	\$113,162	82.58%
404	TRANS WORLD ASSURANCE COMPANY	0.00%	303	617	\$188,600	\$0	\$91,327	\$40,221	48.42%
405	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	3.86%	4	287	\$383,150,452	\$0	\$76,456,169	\$11,317	19.95%
406	TRANSAMERICA LIFE INSURANCE COMPANY	1.89%	13	67,758	\$188,080,785	\$279,308	\$188,124,506	\$7,069,290	100.17%
407	TRUSTMARK INSURANCE COMPANY	0.00%	258	5,725	\$495,858	\$39,174	\$3,371,904	\$117,883	687.91%
408	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	301	2,346	\$198,523	\$0	\$117,027	\$45,106	58.95%
409	U S FINANCIAL LIFE INSURANCE COMPANY	0.06%	126	4,164	\$6,107,451	\$0	\$6,599,701	\$1,260,677	108.06%
410	ULLICO LIFE INSURANCE COMPANY	0.00%	363	63	\$40,739	\$0	\$68,882	\$3,332	169.08%

**2008 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	296	3,950	\$214,448	\$0	\$207,860	\$105,956	96.93%
412	UNIFIED LIFE INSURANCE COMPANY	0.01%	255	3,049	\$541,386	\$8,502	\$711,542	\$63,885	133.00%
413	UNIMERICA INSURANCE COMPANY	0.07%	123	39,116	\$6,527,768	\$0	\$3,435,250	\$3,101,357	52.63%
414	UNION BANKERS INSURANCE COMPANY	0.01%	223	1,768	\$864,271	\$0	\$427,453	\$12,823	49.46%
415	UNION CENTRAL LIFE INSURANCE COMPANY	0.47%	52	10,318	\$46,192,287	\$183,026	\$49,117,331	\$705,743	106.73%
416	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	225	6,353	\$860,254	\$0	\$956,781	\$39,629	111.22%
417	UNION LABOR LIFE INSURANCE COMPANY	0.01%	214	30,024	\$958,027	\$23,850	\$754,245	\$293,635	81.22%
418	UNION SECURITY INSURANCE COMPANY	0.11%	99	54,368	\$11,223,857	\$29,379	\$15,000,864	\$2,477,248	133.91%
419	UNITED AMERICAN INSURANCE COMPANY	0.03%	154	6,025	\$3,136,537	\$0	\$6,796,005	\$43,439	216.67%
420	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	364	156	\$40,238	\$0	\$97,792	\$1,463	243.03%
421	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	359	724	\$43,605	\$327	\$171,702	\$3,593	394.52%
422	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	249	8,459	\$563,180	\$31,964	\$1,028,920	\$36,902	188.37%
423	UNITED HEALTHCARE INSURANCE COMPANY	0.04%	143	1,837	\$3,888,594	\$0	\$3,888,006	\$2,257,368	99.98%
424	UNITED HERITAGE LIFE INSURANCE COMPANY	0.04%	138	4,583	\$4,296,139	\$20,958	\$1,848,597	\$48,509	43.52%
425	UNITED HOME LIFE INSURANCE COMPANY	0.00%	263	889	\$437,780	\$129	\$253,459	\$33,834	57.93%
426	UNITED INSURANCE COMPANY OF AMERICA	0.00%	304	7,164	\$183,553	\$0	\$397,609	\$18,778	216.62%
427	UNITED INVESTORS LIFE INSURANCE COMPANY	0.04%	142	7,807	\$3,897,378	\$0	\$4,794,059	\$415,622	123.01%
428	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	437	0	\$358	\$0	\$0	\$0	0.00%
429	UNITED LIFE INSURANCE COMPANY	0.07%	120	2,534	\$6,810,548	\$0	\$6,426,614	\$139,132	94.36%
430	UNITED NATIONAL LIFE INSURANCE CO OF AMERICA	0.00%	326	370	\$116,934	\$0	\$67,328	\$3,767	57.58%
431	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.50%	48	95,126	\$49,709,971	\$336	\$38,767,488	\$4,428,838	77.99%
432	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.00%	420	6	\$2,498	\$0	\$2,750	\$59	110.09%
433	UNITED SECURITY LIFE AND HEALTH INS COMPANY	0.00%	415	28	\$3,887	\$0	\$0	\$675	0.00%
434	UNITED STATES LIFE INSURANCE CO NEW YORK	0.01%	197	10,711	\$1,446,867	\$6,864	\$838,444	\$1,320,353	58.42%
435	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	328	268	\$109,944	\$0	\$30,926	\$1,352	28.13%
436	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	356	1,835	\$48,412	\$0	\$56,305	\$5,502	116.30%
437	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.02%	190	3,341	\$1,657,160	\$0	\$653,338	\$24,518	39.43%
438	UNITY MUTUAL LIFE INSURANCE COMPANY	0.00%	407	56	\$6,666	\$236	\$9,433	\$265	145.05%
439	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	265	3,269	\$426,429	\$29,754	\$794,478	\$55,518	193.29%
440	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.00%	288	3,903	\$247,788	\$0	\$253,447	\$103,256	102.28%
441	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.24%	77	111,904	\$24,108,959	\$252,172	\$18,670,902	\$7,765,523	78.49%
442	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	400	189	\$8,406	\$0	\$54,046	\$422	642.95%
443	USAA LIFE INSURANCE COMPANY	0.18%	87	16,130	\$18,071,437	\$512,995	\$7,496,056	\$2,867,586	44.32%
444	USABLE LIFE	0.03%	168	289	\$2,508,734	\$0	\$726,764	\$207,444	28.97%
445	VANTISLIFE INSURANCE COMPANY	0.00%	386	54	\$15,136	\$908	\$469,687	\$5,148	3109.11%
446	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.60%	42	26,697	\$59,125,943	\$0	\$69,501,405	\$0	117.55%
447	WASHINGTON NATIONAL INSURANCE CO	0.02%	177	6,946	\$1,975,877	\$84,623	\$4,882,450	\$73,554	251.39%
448	WEST COAST LIFE INSURANCE COMPANY	0.10%	102	10,624	\$9,860,058	\$97,369	\$8,278,202	\$4,490,495	84.94%
449	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.06%	127	55,605	\$6,003,025	\$1,765,055	\$7,867,306	\$414,907	160.46%
450	WESTERN CATHOLIC UNION	0.11%	98	10,936	\$11,275,538	\$186,584	\$4,184,900	\$111,714	38.77%
451	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.57%	44	11,573	\$56,841,470	\$0	\$114,617,961	\$2,455	201.64%
452	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.14%	94	5,535	\$13,476,555	\$139	\$17,996,077	\$1,010,823	133.54%
453	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.72%	39	17,347	\$71,179,512	\$0	\$39,328,158	\$644,012	55.25%
454	WILLIAM PENN ASSOCIATION	0.01%	251	115	\$556,814	\$686	\$116,201	\$1,207	20.99%
455	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	316	340	\$139,372	\$0	\$316,168	\$34,643	226.85%
456	WINDSOR LIFE INSURANCE COMPANY	0.00%	430	4	\$862	\$0	\$0	\$196	0.00%
457	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	404	656	\$6,902	\$3,771	\$55,866	\$916	864.05%
458	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.04%	147	4,517	\$3,597,092	\$523,903	\$2,807,514	\$134,823	92.61%
459	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	412	130	\$4,628	\$0	\$4,000	\$620	86.43%
460	WORLD CORP INSURANCE COMPANY	0.00%	444	0	\$0	\$0	\$7,142	\$0	N/A
461	WORLD INSURANCE COMPANY	0.00%	322	423	\$127,522	\$6,700	\$152,244	\$11,422	124.64%
462	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	444	203	-\$2,352	\$0	\$9,072	\$880	-385.71%
463	XL RE LIFE AMERICA INC	0.00%	444	1	\$0	\$0	\$0	\$42	N/A
464	ZALE LIFE INSURANCE COMPANY	0.00%	379	3,643	\$22,483	\$0	\$12,248	\$2,047	54.48%
TOTAL		100.00%		8,152,167	\$9,927,838,566	\$420,884,861	\$7,856,182,732	\$509,296,333	83.37%

**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE  
2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
<b>INDIVIDUAL</b>								
4.1	COMPREHENSIVE MEDICAL EXPENSE	167,382	\$370,646,228	\$370,337,030	\$2,300	\$269,723,548	\$264,857,277	71.52%
4.2	MEDICARE SUPPLEMENT	167,168	\$332,402,036	\$336,104,792	\$147	\$251,031,533	\$246,271,450	73.27%
4.3	LONG TERM CARE	131,680	\$201,668,862	\$188,620,115	\$122,674	\$99,526,786	\$127,448,974	67.57%
4.4	SPECIFIED DISEASE	239,225	\$61,270,452	\$61,653,241	\$0	\$29,411,244	\$31,827,291	51.62%
4.5	ACCIDENT ONLY	581,728	\$55,364,139	\$56,011,512	\$0	\$25,146,994	\$24,885,905	44.43%
4.6	DISABILITY INCOME	154,304	\$98,855,646	\$99,404,881	\$3,529,493	\$54,171,917	\$62,204,792	62.58%
4.7	DENTAL	71,183	\$14,700,416	\$14,706,583	\$0	\$7,394,294	\$7,197,429	48.94%
4.8	LIMITED BENEFIT	136,386	\$35,223,506	\$36,046,099	\$8,586	\$17,334,385	\$16,536,022	45.87%
4.9	SHORT TERM CREDIT DISABILITY	8,491	\$1,064,566	\$688,431	\$0	\$630,085	\$-162,685	-23.63%
4.10	LONG TERM CREDIT DISABILITY	59	\$3,525	\$3,585	\$0	\$0	\$2,758	76.93%
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
4.12	STOP LOSS	0	\$0	\$0	\$0	\$0	\$0	N/A
4.13	MEDICARE PART D	339,271	\$302,911,489	\$302,647,817	\$0	\$286,325,553	\$288,004,862	95.16%
4.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	128,052	\$517,594,148	\$518,891,924	\$0	\$426,220,010	\$428,841,919	82.65%
4.15	TOTAL INDIVIDUAL	2,124,929	\$1,991,705,010	\$1,985,116,005	\$3,663,200	\$1,466,916,349	\$1,497,915,996	75.46%
<b>GROUP</b>								
5.1A	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER (2 - 50 EMPLOYEES)	367,486	\$1,061,400,007	\$1,061,986,721	\$0	\$795,089,132	\$808,384,127	76.12%
5.1B	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER	662,523	\$1,957,296,360	\$1,969,128,831	\$0	\$1,613,528,243	\$1,603,626,587	81.44%
5.1C	COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION	79,408	\$144,915,810	\$144,550,844	\$77,008	\$94,952,549	\$93,731,192	64.84%
5.1D	COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY	22,679	\$36,690,261	\$36,569,867	\$0	\$26,512,256	\$27,028,469	73.91%
5.1E	COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES	116,796	\$413,511,396	\$412,717,467	\$0	\$416,503,751	\$428,679,354	103.87%
5.2	MEDICARE SUPPLEMENT	215,564	\$226,491,723	\$225,782,304	\$0	\$174,595,822	\$175,866,146	77.89%
5.3	LONG TERM CARE	50,335	\$28,712,579	\$27,633,698	\$1,316	\$14,732,268	\$12,960,978	46.90%
5.4	SPECIFIED DISEASE	72,239	\$9,211,447	\$9,155,550	\$0	\$4,482,990	\$4,904,814	53.57%
5.5	ACCIDENT ONLY	4,212,201	\$87,160,796	\$87,586,505	\$0	\$51,632,494	\$56,380,230	64.37%
5.6	DISABILITY INCOME	1,266,752	\$256,309,616	\$254,915,092	\$101,841	\$184,783,260	\$196,034,771	76.90%
5.7	DENTAL	858,934	\$191,105,734	\$189,372,101	\$0	\$134,629,290	\$134,927,961	71.25%
5.8	LIMITED BENEFIT	3,668,323	\$189,102,059	\$189,147,382	\$0	\$89,172,031	\$87,528,860	46.28%
5.9	SHORT TERM CREDIT DISABILITY	197,425	\$22,594,850	\$25,065,395	\$0	\$9,111,668	\$7,503,831	29.94%
5.10	LONG TERM CREDIT DISABILITY	5,150	\$1,181,121	\$1,185,633	\$0	\$618,971	\$468,092	39.48%
5.11	CREDIT UNEMPLOYMENT	1	\$0	\$103	\$0	\$0	\$0	0.00%
5.12	STOP LOSS	643,992	\$138,403,489	\$138,339,711	\$0	\$101,010,079	\$105,913,017	76.56%
5.13	MEDICARE PART D	86,812	\$90,010,069	\$89,370,677	\$0	\$77,003,177	\$77,264,926	86.45%
5.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	7,932	\$76,214,475	\$76,067,986	\$0	\$57,629,971	\$59,240,391	77.88%
5.15	TOTAL GROUP	12,534,552	\$4,930,311,792	\$4,938,575,865	\$180,165	\$3,845,987,951	\$3,880,443,739	78.57%
<b>TOTAL INDIVIDUAL AND GROUP BUSINESS</b>								
6	TOTAL ACCIDENT AND HEALTH	14,659,480	\$6,922,016,801	\$6,923,691,872	\$3,843,365	\$5,312,904,302	\$5,378,359,734	77.68%
7.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES) (This data is a further break-out of line number 5.1a)	163,822	\$504,871,060	\$506,495,717	\$0	\$354,742,562	\$384,152,443	75.85%
8.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.2	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials NOT exceeding 20%	19	\$10,330	\$11,416	\$0	\$1,097	\$6,239	54.65%
8.3	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.4	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials NOT exceeding 20%	110	\$61,377	\$61,185	\$0	\$0	\$0	0.00%

**INDIVIDUAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2008 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

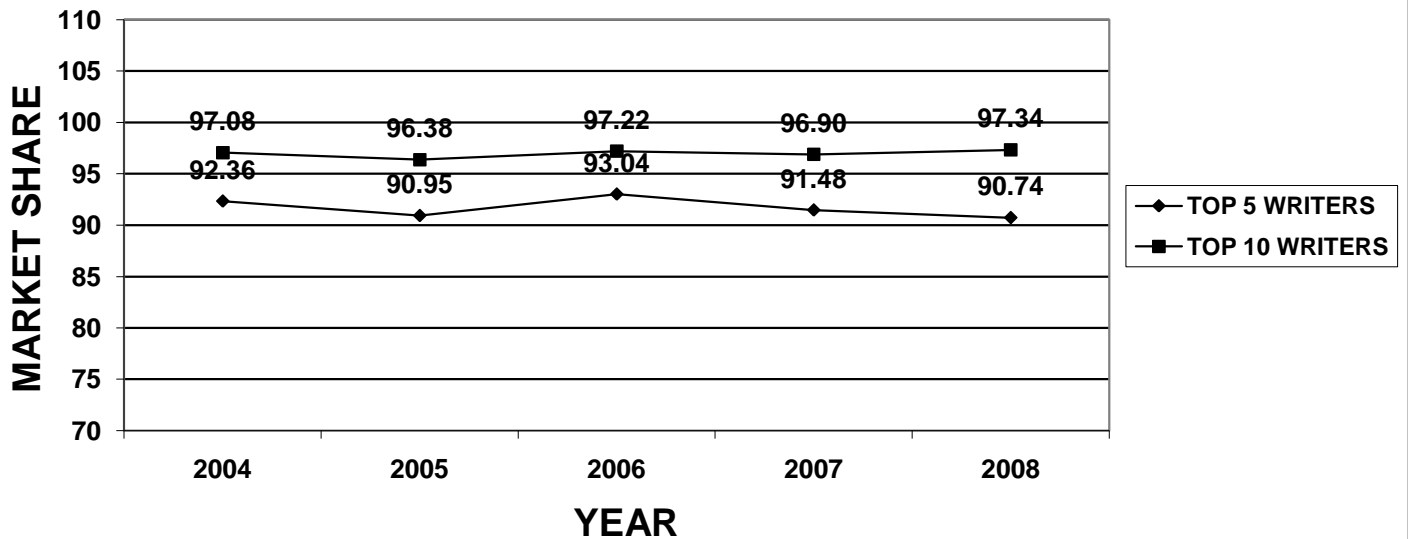
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.92%	8	2,692	\$3,416,491	\$3,853,724	\$0	\$1,690,684	\$2,056,099	53.35%
2	AMERICAN CASUALTY CO OF READING PA	0.00%	73	0	\$78	\$78	\$0	\$0	\$0	0.00%
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.01%	35	7	\$40,542	\$40,468	\$0	\$416	\$442	1.09%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.60%	3	5,717	\$17,044,499	\$17,391,611	\$0	\$11,993,581	\$5,057,621	29.08%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	72	1	\$101	\$98	\$0	\$0	\$0	0.00%
6	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.01%	43	1	\$20,622	\$20,611	\$0	\$28,608	\$27,978	135.74%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	21	67	\$145,398	\$144,059	\$0	\$141,282	\$120,917	83.94%
8	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.04%	24	18	\$131,947	\$129,330	\$0	\$50,240	\$40,568	31.37%
9	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	66	2	\$428	\$441	\$0	\$0	\$0	0.00%
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.14%	14	235	\$530,306	\$553,537	\$0	\$675,713	\$606,102	109.50%
11	AMERICAN STATES INSURANCE COMPANY	0.00%	55	16	\$4,422	-\$350,560	\$0	\$10,267	\$25,901	-7.39%
12	AXA EQUITABLE LIFE INSURANCE COMPANY	0.02%	28	16	\$72,499	\$72,039	\$0	\$437,874	\$419,367	582.14%
13	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	23.36%	2	44,165	\$86,568,762	\$86,568,762	\$0	\$75,045,571	\$75,717,977	87.47%
14	CELTIC INSURANCE COMPANY	0.34%	13	419	\$1,262,373	\$1,269,150	\$0	\$681,284	\$653,909	51.52%
15	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	74	1	-\$8,495	-\$8,698	\$0	\$11	\$11	-0.13%
16	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	56	1	\$4,039	\$3,995	\$0	\$3,143	\$3,022	75.64%
17	CENTRE LIFE INSURANCE COMPANY	0.00%	74	1	\$0	\$0	\$0	\$0	\$0	N/A
18	COMBINED INSURANCE CO OF AMERICA	0.00%	51	25	\$5,445	\$5,447	\$0	\$375	-\$559	-10.26%
19	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.64%	10	1,224	\$2,368,837	\$2,368,837	\$0	\$1,579,081	\$1,593,200	67.26%
20	CONSECO LIFE INSURANCE CO	0.00%	63	1	\$607	-\$468	\$0	\$1,208	\$4,723	-1009.19%
21	CONTINENTAL ASSURANCE COMPANY	0.00%	70	13	\$186	\$186	\$0	\$0	\$0	0.00%
22	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	25	22	\$94,177	\$95,610	\$0	\$155,628	\$143,632	150.23%
23	COVENTRY HEALTH AND LIFE INSURANCE CO	3.81%	5	8,419	\$14,130,728	\$14,130,728	\$0	\$9,164,959	\$9,032,590	63.92%
24	COX HEALTH SYSTEMS INSURANCE COMPANY	1.47%	7	4,947	\$5,443,935	\$5,443,935	\$0	\$4,253,818	\$4,244,942	77.98%
25	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	61	60	\$917	\$1,040	\$0	\$840	\$840	80.77%
26	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	64	0	\$574	\$574	\$0	-\$800	-\$9,610	-1674.22%
27	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	74	0	\$0	\$0	\$0	\$3,840	\$4,137	N/A
28	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	48	5	\$8,927	\$8,997	\$0	\$0	\$0	0.00%
29	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	29	44	\$72,343	\$74,928	\$0	\$16,324	\$19,758	26.37%
30	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.01%	36	2	\$39,581	\$41,276	\$0	\$46,174	\$41,002	99.34%
31	GOLDEN RULE INSURANCE COMPANY	0.12%	15	59	\$452,718	\$448,812	\$0	\$203,183	\$194,941	43.43%
32	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	45	14	\$9,948	\$10,536	\$0	\$34,281	\$42,074	399.34%
33	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.01%	33	10	\$44,688	\$44,688	\$0	\$19,324	\$18,988	42.49%
34	HEALTH CARE SERVICE CORPORATION	0.11%	17	241	\$400,691	\$400,691	\$0	\$399,844	\$417,448	104.18%
35	HEALTHY ALLIANCE LIFE INSURANCE CO	54.86%	1	79,157	\$203,333,074	\$202,431,030	\$0	\$137,873,098	\$139,361,512	68.84%
36	HORACE MANN LIFE INSURANCE COMPANY	0.00%	50	3	\$6,230	\$6,231	\$0	\$16,287	\$14,779	237.19%
37	HUMANA INSURANCE COMPANY	2.75%	6	4,893	\$10,209,655	\$10,161,210	\$0	\$6,156,904	\$6,881,144	67.72%
38	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.01%	31	38	\$54,636	\$53,586	\$0	\$69,996	\$187,583	350.06%
39	IMERICA LIFE AND HEALTH INSURANCE COMPANY	0.00%	44	12	\$17,296	\$17,296	\$0	\$144	\$291	1.68%
40	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	67	3	\$358	\$358	\$0	\$0	\$0	0.00%
41	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	30	26	\$59,086	\$59,415	\$0	\$46,394	\$39,570	66.60%
42	JOHN ALDEN LIFE INSURANCE COMPANY	0.07%	19	235	\$254,661	\$253,864	\$0	\$40,896	\$40,429	15.93%
43	KNIGHTS OF COLUMBUS	0.01%	39	53	\$28,384	\$0	\$0	\$7,139	\$0	N/A
44	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	68	1	\$327	\$327	\$0	\$0	\$0	0.00%
45	MEDICO INSURANCE COMPANY	0.00%	52	8	\$5,548	\$6,311	\$0	\$1,244	\$1,548	24.53%
46	MEDICO LIFE INSURANCE COMPANY	0.00%	74	0	\$0	\$0	\$0	\$780	\$673	N/A
47	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	26	47	\$91,706	\$91,157	\$0	\$196,905	\$343,837	377.19%
48	MERCY HEALTH PLANS	4.11%	4	7,804	\$15,252,059	\$15,252,059	\$0	\$12,212,841	\$11,948,779	78.34%
49	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.01%	41	41	\$24,449	\$23,288	\$0	\$7,127	\$38,713	166.24%
50	METROPOLITAN LIFE INSURANCE COMPANY	0.05%	20	1,266	\$183,296	\$127,191	\$0	\$179,013	\$91,831	72.20%
51	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	0.01%	38	18	\$30,070	\$29,641	\$0	\$57,462	\$71,812	242.27%
52	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	74	0	\$0	\$0	\$0	-\$64,974	-\$70,681	N/A
53	MUTUAL OF OMAHA INSURANCE COMPANY	0.02%	27	168	\$79,926	\$83,593	\$0	\$89,814	-\$336,096	-402.06%
54	NATIONAL CASUALTY COMPANY	0.00%	71	2	\$122	\$125	\$0	\$0	\$0	0.00%
55	NATIONAL FOUNDATION LIFE INSURANCE CO	0.01%	34	1	\$40,946	\$41,183	\$0	\$272	\$236	0.57%
56	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	65	2	\$571	\$572	\$0	\$0	-\$275	-48.08%
57	NEW YORK LIFE INSURANCE COMPANY	0.01%	37	113	\$35,503	\$35,238	\$2,300	\$12,333	-\$1,402	-3.98%
58	NORTH AMERICAN INSURANCE COMPANY	0.00%	69	4	\$189	\$274	\$0	\$0	\$7	2.55%
59	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	74	55	\$0	\$0	\$0	\$0	\$0	N/A
60	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	60	1	\$1,631	\$1,631	\$0	\$0	\$0	0.00%
61	PEKIN LIFE INSURANCE COMPANY	0.01%	32	13	\$52,583	\$53,207	\$0	\$0	\$0	0.00%
62	PHOENIX LIFE INSURANCE COMPANY	0.00%	74	0	\$0	\$0	\$0	\$221	\$0	N/A
63	PHYSICIANS MUTUAL INSURANCE COMPANY	0.12%	16	310	\$436,415	\$441,097	\$0	\$171,803	\$218,588	49.56%
64	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	57	5	\$2,683	\$2,710	\$0	\$422	\$0	15.57%
65	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.04%	23	513	\$132,159	\$133,125	\$0	\$183,774	\$144,348	108.43%
66	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	59	21	\$2,005	\$2,030	\$0	\$12,086	\$49,050	2416.26%
67	RESERVE NATIONAL INSURANCE COMPANY	0.82%	9	1,262	\$3,037,235	\$3,126,074	\$0	\$2,242,126	\$2,256,635	72.19%
68	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	62	4	\$743	\$744	\$0	\$1,547	\$1,135	152.55%
69	SENIOR HEALTH INSURANCE CO OF PENNSYLVANIA	0.00%	54	0	\$4,479	\$5,976	\$0	\$489	-\$987	-16.52%
70	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	49	28	\$7,914	\$8,663	\$0	\$2,077	-\$3,911	-45.15%
71	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.61%	11	473	\$2,250,752	\$2,431,536	\$0	\$1,646,002	\$1,237,912	50.91%
72	THRIVENT FINANCIAL FOR LUTHERANS	0.08%	18	14	\$290,327	\$278,547	\$0	\$615,484	\$597,919	214.66%
73	TIME INSURANCE COMPANY	0.60%	12	2,156	\$2,218,613	\$2,221,974	\$0	\$1,232,574	\$1,143,008	51.44%
74	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	47	30	\$9,068	\$6,126	\$0	\$14,988	\$14,486	236.47%
75	TRUSTMARK INSURANCE COMPANY	0.01%	40	10	\$24,977	\$25,049	\$0	\$33,517	\$21,489	85.79%
76	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	74	19	-\$17,958	-\$17,928	\$0	-\$8,839	-\$9,074	50.61%
77	UNION LABOR LIFE INSURANCE COMPANY	0.00%	46	3	\$9,351	\$9,636	\$0	\$18,158	\$16,090	166.98%
78	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	53	1	\$4,755	\$4,384	\$0	\$1,851	\$525	11.98%

**2008 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

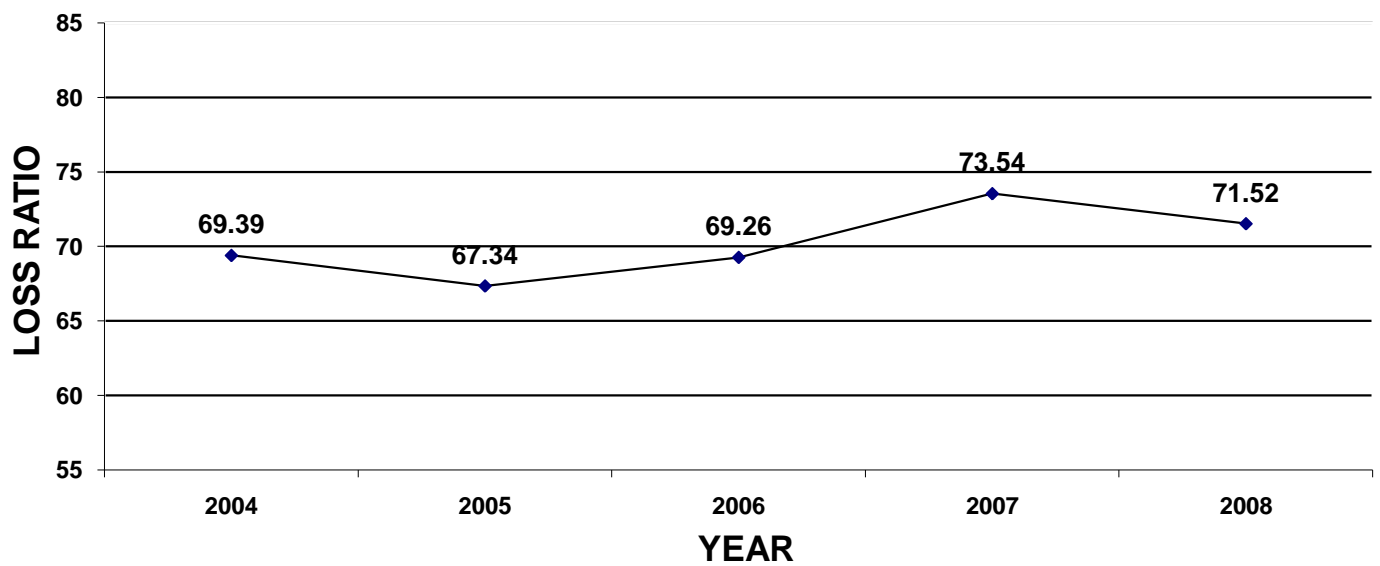
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
79	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	58	8	\$2,038	\$2,038	\$0	\$8,496	\$8,496	416.88%
80	WASHINGTON NATIONAL INSURANCE CO	0.01%	42	14	\$24,329	\$25,219	\$0	\$29,217	\$4,312	17.10%
81	WORLD INSURANCE COMPANY	0.04%	22	102	\$135,523	\$136,781	\$0	\$67,127	\$64,524	47.17%
TOTAL		100.00%		167,382	\$370,646,228	\$370,337,030	\$2,300	\$269,723,548	\$264,857,277	71.52%

## MISSOURI INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

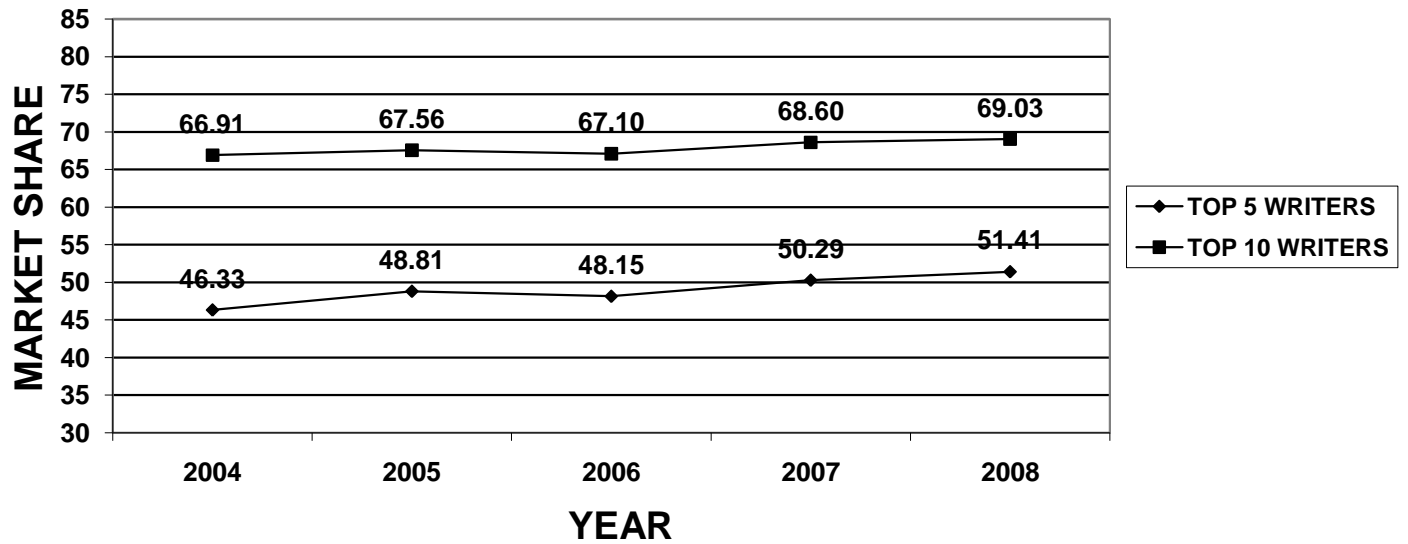
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	2.48%	11	6,710	\$8,239,253	\$8,119,049	\$0	\$4,163,712	\$5,412,101	66.66%
2	AIG PREMIER INSURANCE COMPANY	0.00%	114	1	\$331	\$331	\$0	\$278	\$278	83.99%
3	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	0.00%	103	20	\$2,450	\$2,475	\$0	\$12,992	\$13,125	530.30%
4	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	117	0	\$0	\$0	\$0	-\$360	-\$349	N/A
5	AMERICAN CONTINENTAL INSURANCE COMPANY	0.77%	26	3,751	\$2,547,343	\$2,225,161	\$0	\$526,646	\$716,664	32.21%
6	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.23%	41	285	\$767,868	\$796,270	\$0	\$609,246	\$529,255	66.47%
7	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.99%	9	4,549	\$9,926,421	\$9,531,080	\$0	\$7,087,767	\$7,076,100	74.24%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	109	2	\$1,116	\$1,116	\$0	\$1,685	\$2,091	187.37%
9	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.10%	50	134	\$326,082	\$334,841	\$0	\$278,072	\$273,534	81.69%
10	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	116	2	\$138	\$1,646	\$0	\$3,758	\$3,326	202.07%
11	AMERICAN INCOME LIFE INSURANCE CO	0.00%	89	5	\$14,026	\$14,098	\$0	\$4,643	\$3,895	27.63%
12	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	81	35	\$30,681	\$30,795	\$0	\$61,005	\$54,753	177.80%
13	AMERICAN PIONEER LIFE INSURANCE COMPANY	1.31%	18	1,498	\$4,353,879	\$4,489,972	\$0	\$3,832,362	\$3,757,013	83.68%
14	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	92	7	\$10,141	\$10,366	\$0	\$10,902	\$11,186	107.91%
15	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.08%	53	451	\$282,530	\$242,057	\$0	\$109,065	\$146,862	60.67%
16	AMERICAN REPUBLIC INSURANCE COMPANY	2.43%	12	3,400	\$8,089,434	\$8,213,771	\$0	\$6,272,272	\$5,671,265	69.05%
17	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	84	15	\$25,124	\$23,562	\$0	\$25,410	\$24,067	102.14%
18	BANKERS FIDELITY LIFE INSURANCE CO	0.06%	60	98	\$212,391	\$200,321	\$0	\$162,097	\$160,184	79.96%
19	BANKERS LIFE AND CASUALTY COMPANY	4.47%	6	6,319	\$14,849,633	\$14,985,833	\$0	\$10,260,266	\$9,798,557	65.39%
20	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	9.26%	2	14,251	\$30,769,399	\$30,769,399	\$0	\$22,684,790	\$21,432,504	69.66%
21	CELTIC INSURANCE COMPANY	0.04%	69	49	\$120,184	\$91,505	\$0	\$83,986	\$89,068	97.34%
22	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.00%	115	0	\$253	\$253	\$0	\$654	\$304	120.16%
23	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.25%	40	300	\$816,147	\$835,643	\$0	\$615,124	\$596,528	71.39%
24	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	98	5	\$4,549	\$4,079	\$0	\$1,428	\$965	23.66%
25	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.18%	43	225	\$582,583	\$596,988	\$0	\$510,324	\$515,868	86.41%
26	CHRISTIAN FIDELITY LIFE INSURANCE CO	5.23%	5	8,070	\$17,396,914	\$17,377,881	\$0	\$13,379,732	\$13,440,527	77.34%
27	COLONIAL LIFE & ACCIDENT INS CO	0.00%	111	0	\$752	\$0	\$0	-\$30	-\$30	N/A
28	COLONIAL PENN LIFE INSURANCE COMPANY	0.09%	51	136	\$309,154	\$327,307	\$0	\$292,783	\$297,771	90.98%
29	COMBINED INSURANCE CO OF AMERICA	1.52%	15	2,020	\$5,043,497	\$5,007,653	\$0	\$3,919,877	-\$3,075,366	-61.41%
30	CONSECO HEALTH INSURANCE COMPANY	1.04%	20	1,031	\$3,453,122	\$3,579,279	\$0	\$2,609,562	\$2,482,225	69.35%
31	CONSECO INSURANCE COMPANY	0.49%	30	733	\$1,633,068	\$1,579,896	\$0	\$985,075	\$988,638	62.58%
32	CONSECO LIFE INSURANCE CO	0.00%	90	33	\$13,652	\$13,652	\$0	\$26,982	\$105,536	773.04%
33	CONSTITUTION LIFE INSURANCE COMPANY	0.02%	74	37	\$77,059	\$79,721	\$0	\$57,618	\$57,025	71.53%
34	CONTINENTAL GENERAL INSURANCE COMPANY	0.43%	32	571	\$1,439,686	\$1,454,920	\$0	\$1,062,833	\$976,629	67.13%
35	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	6.14%	4	9,781	\$20,407,455	\$20,130,857	\$0	\$16,844,933	\$16,493,577	81.93%
36	COUNTRY LIFE INSURANCE COMPANY	0.07%	59	91	\$237,935	\$231,848	\$0	\$167,272	\$168,360	72.62%
37	CSA FRATERNAL LIFE	0.00%	102	7	\$2,600	\$2,502	\$0	\$466	\$1,055	42.17%
38	EMC NATIONAL LIFE COMPANY	0.00%	94	3	\$7,182	\$6,816	\$0	\$15,145	\$14,851	217.88%
39	EQUITABLE LIFE & CASUALTY INSURANCE CO	1.25%	19	1,405	\$4,157,410	\$4,288,668	\$0	\$3,030,058	\$2,987,535	69.66%
40	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.96%	22	1,192	\$3,184,783	\$3,321,109	\$0	\$2,273,727	\$2,019,014	60.79%
41	GENWORTH LIFE INSURANCE COMPANY	0.05%	65	77	\$150,751	\$139,091	\$0	\$111,713	\$129,329	92.98%
42	GERBER LIFE INSURANCE COMPANY	0.00%	97	2	\$4,655	\$4,756	\$0	\$4,642	\$4,719	99.22%
43	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.32%	37	707	\$1,078,132	\$1,073,747	\$0	\$920,023	\$1,190,006	110.83%
44	GOLDEN RULE INSURANCE COMPANY	0.82%	25	1,713	\$2,737,543	\$2,749,120	\$0	\$2,049,293	\$2,097,376	76.29%
45	GREAT AMERICAN LIFE INSURANCE COMPANY	0.07%	58	286	\$240,955	\$221,488	\$0	\$84,965	\$110,706	49.98%
46	GUARANTEE TRUST LIFE INSURANCE CO	0.31%	38	229	\$1,015,333	\$1,019,335	\$0	\$655,472	\$711,415	69.79%
47	HEALTH CARE SERVICE CORPORATION	0.35%	36	540	\$1,166,861	\$1,166,861	\$0	\$947,671	\$972,446	83.34%
48	HEALTHY ALLIANCE LIFE INSURANCE CO	24.45%	1	45,504	\$81,277,383	\$84,606,937	\$0	\$62,774,955	\$66,560,034	78.67%
49	HUMANA INSURANCE COMPANY	0.11%	48	216	\$356,416	\$352,434	\$0	\$356,589	\$374,325	106.21%
50	IDEALIFE INSURANCE COMPANY	0.04%	68	47	\$128,515	\$132,642	\$0	\$111,809	\$110,320	83.17%
51	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	106	1	\$1,876	\$1,868	\$0	\$829	\$826	44.22%
52	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	108	1	\$1,174	\$1,174	\$0	\$2,813	\$2,825	240.63%
53	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.00%	112	1	\$655	\$655	\$0	\$0	\$77	11.76%
54	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	87	23	\$19,391	\$19,498	\$0	\$17,240	\$14,704	75.41%
55	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.04%	66	67	\$136,786	\$138,808	\$0	\$176,690	\$153,236	110.39%
56	KANAWHA INSURANCE COMPANY	0.00%	99	3	\$3,594	\$4,000	\$0	\$11,079	\$12,578	314.45%
57	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	93	8	\$9,849	\$9,949	\$0	\$21,480	\$20,521	206.26%
58	LIFESECURE INSURANCE COMPANY	0.00%	113	1	\$579	\$585	\$0	\$744	\$5,618	960.34%
59	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.03%	71	45	\$100,438	\$100,482	\$0	\$95,139	\$94,612	94.16%
60	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	83	112	\$25,697	\$19,006	\$0	\$2,685	\$2,928	15.41%
61	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.08%	57	185	\$252,351	\$249,151	\$0	\$164,375	\$192,672	77.33%
62	MEDICO INSURANCE COMPANY	0.30%	39	402	\$991,795	\$1,010,140	\$0	\$777,662	\$768,191	76.05%
63	MEDICO LIFE INSURANCE COMPANY	0.09%	52	95	\$284,007	\$288,243	\$0	\$176,569	\$173,853	60.31%
64	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	96	5	\$5,533	\$5,533	\$0	\$5,023	\$5,023	90.78%
65	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	117	1	\$0	\$533	\$0	\$2,300	\$2,300	431.52%
66	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	104	2	\$2,328	\$2,328	\$0	\$0	\$40	1.72%
67	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	117	0	\$0	\$0	\$0	-\$91	-\$621	N/A
68	MONUMENTAL LIFE INSURANCE COMPANY	0.06%	61	101	\$210,817	\$212,487	\$0	\$222,847	\$233,665	109.97%
69	MONY LIFE INSURANCE COMPANY	0.00%	110	2	\$928	\$964	\$147	\$0	\$0	0.00%
70	MUTUAL OF OMAHA INSURANCE COMPANY	1.48%	16	1,955	\$4,915,700	\$5,020,598	\$0	\$3,465,866	\$3,156,301	62.87%
71	NATIONAL FOUNDATION LIFE INSURANCE CO	0.03%	72	43	\$91,604	\$92,135	\$0	\$101,327	\$87,957	95.47%
72	NATIONAL STATES INSURANCE COMPANY	0.38%	34	914	\$1,278,107	\$1,103,375	\$0	\$526,521	\$552,721	50.09%
73	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	86	7	\$20,644	\$20,644	\$0	\$19,259	\$19,259	93.29%
74	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.04%	67	71	\$130,943	\$134,075	\$0	\$162,721	\$157,471	117.45%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

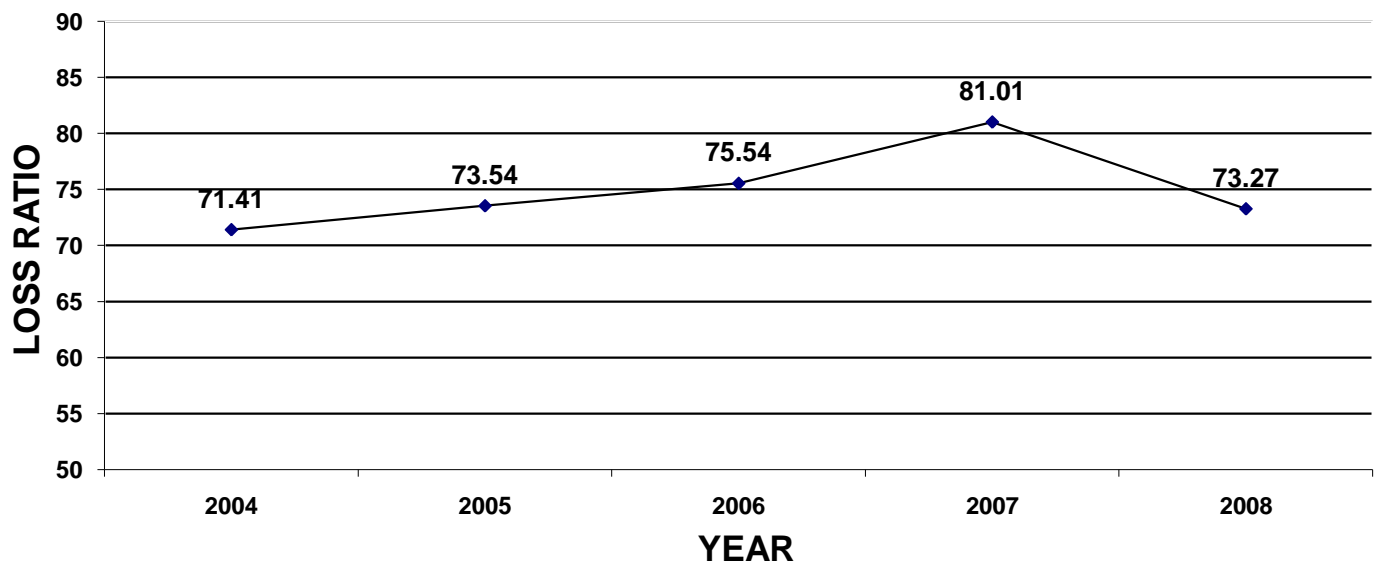
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	NEW YORK LIFE INSURANCE COMPANY	0.11%	47	122	\$359,557	\$358,518	\$0	\$243,888	\$234,484	65.40%
76	NORTH AMERICAN INSURANCE COMPANY	0.02%	73	28	\$82,219	\$77,510	\$0	\$86,057	\$87,273	112.60%
77	OLD AMERICAN INSURANCE COMPANY	0.01%	88	35	\$17,657	\$17,711	\$0	\$44,419	\$45,069	254.47%
78	OLD SURETY LIFE INSURANCE COMPANY	0.05%	63	302	\$172,620	\$107,829	\$0	\$28,261	\$80,676	74.82%
79	OXFORD LIFE INSURANCE COMPANY	0.00%	95	2	\$5,655	\$5,736	\$0	\$3,749	\$3,646	63.56%
80	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.08%	55	182	\$276,816	\$281,670	\$0	\$162,545	\$162,805	57.80%
81	PEKIN LIFE INSURANCE COMPANY	0.01%	82	13	\$25,969	\$26,586	\$0	\$0	\$0	0.00%
82	PENN TREATY NETWORK AMERICA INSURANCE CO	0.00%	101	3	\$3,243	\$3,300	\$0	\$1,454	\$1,615	48.94%
83	PENNSYLVANIA LIFE INSURANCE COMPANY	0.11%	49	127	\$354,402	\$355,890	\$0	\$266,481	\$287,694	80.84%
84	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	100	3	\$3,265	\$3,278	\$0	\$8,098	\$7,785	237.49%
85	PHYSICIANS LIFE INSURANCE COMPANY	0.62%	28	1,147	\$2,074,661	\$2,048,865	\$0	\$1,448,768	\$1,669,782	81.50%
86	PHYSICIANS MUTUAL INSURANCE COMPANY	1.47%	17	1,688	\$4,890,119	\$5,013,843	\$0	\$3,542,014	\$3,641,294	72.62%
87	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	0.12%	46	127	\$387,104	\$389,174	\$0	\$245,678	\$263,958	67.83%
88	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.00%	107	1	\$1,723	\$223,258	\$0	\$1,276	\$1,324	0.59%
89	PYRAMID LIFE INSURANCE COMPANY	0.08%	54	110	\$281,998	\$290,270	\$0	\$290,514	\$292,997	100.94%
90	REASSURE AMERICA LIFE INSURANCE COMPANY	0.01%	78	53	\$43,736	\$44,133	\$0	\$94,549	\$93,710	212.34%
91	RESERVE NATIONAL INSURANCE COMPANY	0.87%	23	1,157	\$2,901,598	\$3,148,127	\$0	\$2,404,376	\$2,120,035	67.34%
92	ROYAL NEIGHBORS OF AMERICA	1.86%	14	2,309	\$6,192,681	\$6,247,933	\$0	\$5,227,169	\$5,168,584	82.72%
93	SAGICOR LIFE INSURANCE COMPANY	0.00%	105	1	\$2,093	\$2,666	\$0	\$0	\$0	0.00%
94	SENIOR HEALTH INSURANCE CO OF PENNSYLVANIA	0.01%	76	0	\$48,211	\$62,229	\$0	\$82,870	\$62,096	99.79%
95	SHELTER LIFE INSURANCE COMPANY	0.18%	42	342	\$606,412	\$622,735	\$0	\$626,999	\$623,007	100.04%
96	STANDARD LIFE AND ACCIDENT INSURANCE CO	1.96%	13	2,116	\$6,504,819	\$6,963,638	\$0	\$5,416,560	\$4,975,555	71.45%
97	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.22%	8	4,792	\$10,687,905	\$10,636,310	\$0	\$8,040,696	\$8,076,933	75.94%
98	STATE MUTUAL INSURANCE COMPANY	0.38%	35	349	\$1,275,538	\$1,259,736	\$0	\$859,969	\$814,571	64.66%
99	STERLING INVESTORS LIFE INSURANCE COMPANY	4.35%	7	7,170	\$14,470,744	\$14,709,047	\$0	\$12,787,431	\$12,939,977	87.97%
100	STERLING LIFE INSURANCE COMPANY	0.04%	70	73	\$116,991	\$114,539	\$0	\$100,779	\$88,220	77.02%
101	THRIVENT FINANCIAL FOR LUTHERANS	0.85%	24	1,183	\$2,824,999	\$2,806,631	\$0	\$2,239,136	\$2,228,214	79.39%
102	TIME INSURANCE COMPANY	0.06%	62	2	\$202,603	\$204,579	\$0	\$5,161	\$4,862	2.38%
103	TRANSAMERICA LIFE INSURANCE COMPANY	0.08%	56	113	\$271,673	\$277,279	\$0	\$210,897	\$264,425	95.36%
104	TRUSTMARK INSURANCE COMPANY	0.02%	75	21	\$62,203	\$62,382	\$0	\$38,995	\$25,001	40.08%
105	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	85	13	\$24,834	\$24,792	\$0	\$28,501	\$29,260	118.02%
106	UNIFIED LIFE INSURANCE COMPANY	0.01%	79	31	\$43,064	\$41,164	\$0	\$52,439	\$47,010	114.20%
107	UNION BANKERS INSURANCE COMPANY	0.42%	33	597	\$1,403,212	\$1,471,383	\$0	\$1,215,603	\$1,148,733	78.07%
108	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	91	10	\$13,207	\$14,386	\$0	\$2,281	\$671	4.66%
109	UNION LABOR LIFE INSURANCE COMPANY	0.01%	80	18	\$36,160	\$38,261	\$0	\$47,932	\$47,529	124.22%
110	UNITED AMERICAN INSURANCE COMPANY	2.60%	10	3,109	\$8,634,445	\$8,722,705	\$0	\$6,242,914	\$5,984,701	68.61%
111	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.14%	44	139	\$458,879	\$452,512	\$0	\$305,494	\$344,976	76.24%
112	UNITED NATIONAL LIFE INS CO OF AMERICA	0.01%	77	60	\$46,737	\$44,756	\$0	\$39,105	\$40,608	90.73%
113	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.68%	27	4,915	\$2,272,312	\$1,137,816	\$0	\$419,103	\$604,551	53.13%
114	UNITED TEACHER ASSOCIATES INSURANCE CO	0.61%	29	817	\$2,025,742	\$2,065,899	\$0	\$1,671,086	\$1,623,699	78.60%
115	UNITED WORLD LIFE INSURANCE COMPANY	6.33%	3	10,957	\$21,047,619	\$21,515,536	\$0	\$16,546,776	\$17,184,650	79.87%
116	USAA LIFE INSURANCE COMPANY	0.45%	31	854	\$1,503,463	\$1,508,749	\$0	\$999,986	\$996,156	66.03%
117	WASHINGTON NATIONAL INSURANCE CO	0.96%	21	1,188	\$3,200,229	\$3,317,075	\$0	\$2,454,168	\$2,245,660	67.70%
118	WORLD CORP INSURANCE COMPANY	0.12%	45	258	\$407,486	\$399,661	\$0	\$371,193	\$378,597	94.73%
119	WORLD INSURANCE COMPANY	0.05%	64	43	\$157,868	\$159,333	\$0	\$171,796	\$165,133	103.64%
TOTAL		100.00%		167,168	\$332,402,036	\$336,104,792	\$147	\$251,031,533	\$246,271,450	73.27%

## MISSOURI INDIVIDUAL MEDICARE SUPPLEMENT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

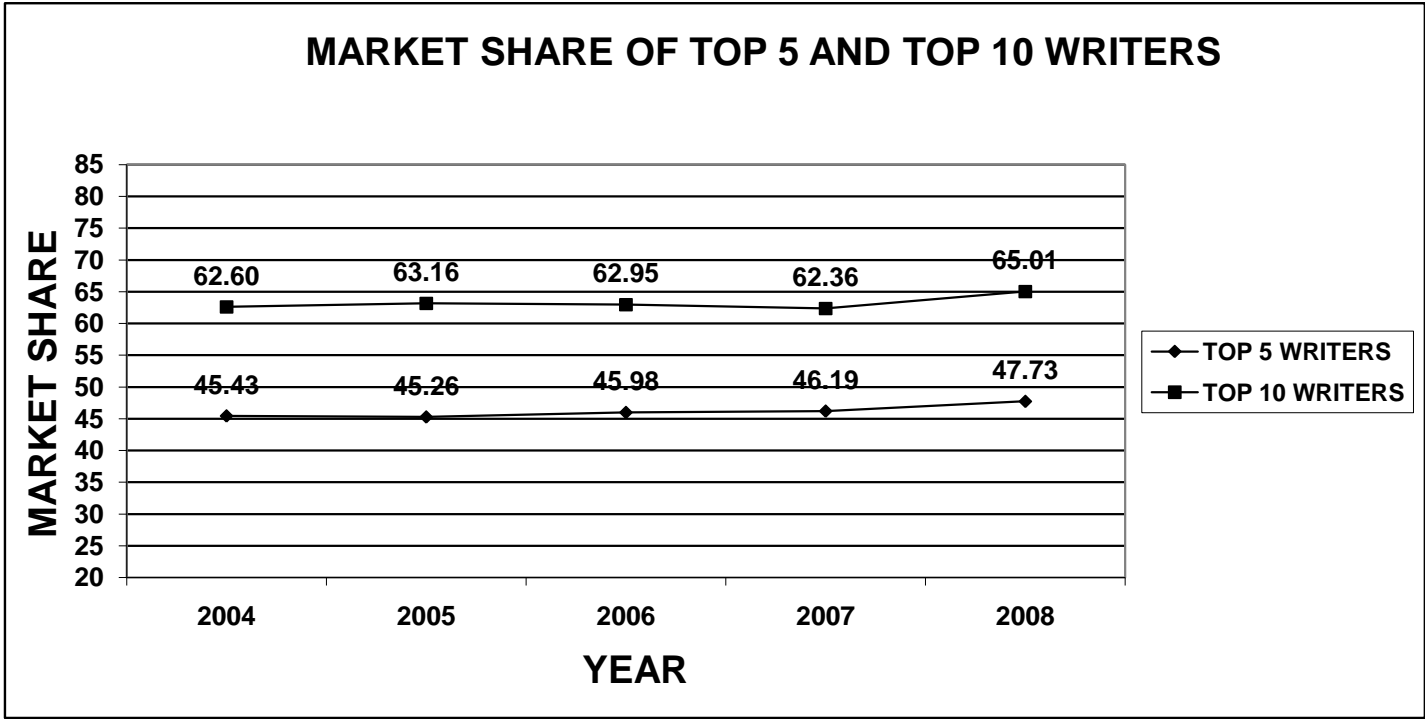
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.26%	47	239	\$526,150	\$523,193	\$0	\$212,027	\$289,320	55.30%
2	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	2.64%	11	3,313	\$5,327,738	\$5,377,306	\$0	\$581,461	\$593,154	11.03%
3	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.27%	46	674	\$546,974	\$477,193	\$0	\$383,260	\$384,174	80.51%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.39%	36	571	\$791,633	-\$128,533	\$0	\$207,159	\$70,764	-55.06%
5	AMERICAN FIDELITY ASSURANCE COMPANY	0.23%	49	257	\$468,619	\$468,463	\$0	\$217,204	\$456,910	97.53%
6	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	87	1	\$1,558	\$1,558	\$0	\$0	\$0	0.00%
7	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.48%	29	437	\$964,706	\$964,706	\$0	\$1,775,585	\$1,775,585	184.05%
8	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.03%	71	42	\$62,124	\$64,066	\$0	\$37,394	\$36,578	57.09%
9	AMERICAN REPUBLIC INSURANCE COMPANY	0.38%	37	1,582	\$773,908	\$876,745	\$0	\$955,782	\$1,183,742	135.02%
10	ASSURITY LIFE INSURANCE COMPANY	0.00%	81	5	\$8,463	\$8,463	\$0	\$0	\$0	0.00%
11	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	68	75	\$110,046	\$103,465	\$0	\$0	-\$3,564	-3.44%
12	BANKERS LIFE AND CASUALTY COMPANY	10.06%	2	14,909	\$20,288,482	\$20,658,075	\$0	\$11,739,318	\$16,736,674	81.02%
13	BERKSHIRE LIFE INSURANCE CO OF AMERICA	0.33%	42	115	\$659,402	\$577,145	\$0	\$0	-\$109,485	-18.97%
14	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	0.37%	39	429	\$738,673	\$738,673	\$0	\$1,062,310	\$1,062,310	143.81%
15	CATHOLIC ORDER OF FORESTERS	0.01%	77	21	\$16,105	\$11,567	\$0	\$0	\$0	0.00%
16	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	79	21	\$10,866	\$11,532	\$0	\$67,790	\$81,682	708.31%
17	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.12%	57	260	\$234,960	\$261,131	\$0	\$380,605	\$396,115	151.69%
18	CINCINNATI LIFE INSURANCE COMPANY THE	0.02%	74	28	\$33,164	\$34,455	\$0	\$23,870	\$4,298	12.47%
19	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	88	2	\$1,462	\$1,494	\$0	\$0	\$0	0.00%
20	COMBINED INSURANCE CO OF AMERICA	0.25%	48	456	\$496,990	\$487,316	\$0	\$266,168	\$992,992	203.77%
21	CONSECO HEALTH INSURANCE COMPANY	0.06%	66	72	\$121,541	\$124,596	\$0	\$0	\$0	0.00%
22	CONTINENTAL CASUALTY COMPANY	3.48%	8	4,802	\$7,027,851	-\$369,159	\$0	\$4,209,858	\$5,461,964	-1479.57%
23	CONTINENTAL GENERAL INSURANCE COMPANY	0.44%	34	337	\$890,776	\$904,335	\$0	\$1,127,278	\$1,040,387	115.04%
24	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.10%	61	119	\$194,897	\$192,908	\$0	\$132,334	\$130,214	67.50%
25	COUNTRY LIFE INSURANCE COMPANY	0.12%	58	155	\$234,648	\$228,548	\$0	\$157,499	\$247,995	108.51%
26	CUNA MUTUAL INSURANCE SOCIETY	0.38%	38	732	\$766,366	\$736,630	\$0	\$0	-\$3,885	-0.53%
27	EQUITABLE LIFE & CASUALTY INSURANCE CO	4.47%	6	5,646	\$9,004,958	\$10,010,590	\$0	\$5,629,305	\$6,484,873	64.78%
28	FARMERS NEW WORLD LIFE INSURANCE CO	0.15%	55	230	\$296,421	\$296,702	\$0	\$80,120	\$99,498	33.53%
29	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.16%	53	302	\$315,128	\$328,617	\$0	\$462,468	\$410,660	124.97%
30	GENWORTH LIFE INSURANCE COMPANY	17.16%	1	22,636	\$34,606,931	\$34,266,270	\$0	\$20,068,481	\$23,766,595	69.36%
31	GREAT AMERICAN LIFE INSURANCE COMPANY	0.43%	35	765	\$862,948	\$823,260	\$0	\$46,912	\$61,125	7.42%
32	GUARANTEE TRUST LIFE INSURANCE CO	0.46%	30	690	\$937,562	\$961,314	\$0	\$317,486	\$344,583	35.84%
33	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	75	32	\$29,920	\$29,931	\$0	\$1,492	\$2,050	6.85%
34	HEALTHY ALLIANCE LIFE INSURANCE CO	0.05%	67	145	\$110,226	\$110,226	\$0	\$373,906	\$518,594	470.48%
35	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	85	14	\$2,806	\$2,821	\$0	\$500	\$426	15.10%
36	JOHN ALDEN LIFE INSURANCE COMPANY	0.28%	45	394	\$562,433	\$582,039	\$0	\$438,604	\$394,142	67.72%
37	JOHN HANCOCK LIFE INSURANCE COMPANY	9.41%	3	11,252	\$18,978,231	\$18,377,908	\$31	\$4,475,412	\$7,012,748	38.16%
38	KANAWHA INSURANCE COMPANY	0.17%	52	255	\$339,790	\$378,185	\$0	\$122,616	\$139,209	36.81%
39	KNIGHTS OF COLUMBUS	0.85%	22	1,885	\$1,705,481	\$0	\$0	\$79,490	\$0	N/A
40	LIFESECURE INSURANCE COMPANY	0.00%	89	1	\$884	\$742	\$0	\$0	\$35	4.72%
41	LINCOLN BENEFIT LIFE COMPANY	2.37%	13	2,318	\$4,781,130	\$4,862,229	\$0	\$228,872	\$547,417	11.26%
42	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.10%	60	87	\$196,944	\$197,303	\$0	\$114,195	\$144,655	73.32%
43	LONGEVITY INSURANCE COMPANY	0.00%	80	10	\$9,726	\$9,726	\$0	\$51,169	\$16,419	168.82%
44	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.05%	70	82	\$97,206	\$101,320	\$0	\$285	\$311	0.31%
45	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	0.84%	23	895	\$1,702,560	\$1,690,713	\$0	\$38,327	\$94,204	5.57%
46	MEDAMERICA INSURANCE COMPANY	0.13%	56	189	\$257,263	\$273,650	\$0	\$0	\$0	0.00%
47	MEDICO INSURANCE COMPANY	1.56%	16	1,598	\$3,154,682	\$3,242,683	\$0	\$2,026,044	\$2,323,136	71.64%
48	MEDICO LIFE INSURANCE COMPANY	0.45%	33	542	\$905,373	\$942,308	\$0	\$862,082	\$619,087	65.70%
49	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.82%	25	1,092	\$1,655,672	\$1,690,239	\$0	\$1,696,605	\$1,116,680	66.07%
50	METROPOLITAN LIFE INSURANCE COMPANY	6.27%	4	5,311	\$12,654,080	\$12,399,604	\$0	\$578,395	\$1,672,431	13.49%
51	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.03%	73	40	\$54,074	\$53,851	\$0	\$31,914	\$103,183	191.61%
52	MINNESOTA LIFE INSURANCE COMPANY	0.05%	69	49	\$99,795	\$91,935	\$0	\$0	\$0	0.00%
53	MONUMENTAL LIFE INSURANCE COMPANY	0.08%	62	115	\$167,772	\$169,829	\$0	\$85,128	\$128,495	75.66%
54	MUTUAL OF OMAHA INSURANCE COMPANY	2.59%	12	3,274	\$5,217,413	\$5,255,506	\$0	\$1,908,565	\$4,231,472	80.52%
55	NATIONAL STATES INSURANCE COMPANY	0.52%	27	756	\$1,039,112	\$1,041,873	\$0	\$318,679	\$305,436	29.32%
56	NEW YORK LIFE INSURANCE COMPANY	1.44%	18	2,267	\$2,905,152	\$2,852,735	\$0	\$1,130,944	\$1,813,312	63.56%
57	NORTHWESTERN LONG TERM CARE INS COMPANY	2.37%	14	2,505	\$4,778,830	\$4,638,299	\$122,643	\$216,645	-\$440,564	-9.50%
58	OLD AMERICAN INSURANCE COMPANY	0.00%	82	10	\$6,419	\$6,419	\$0	\$4,640	\$5,321	82.89%
59	PEKIN LIFE INSURANCE COMPANY	0.00%	84	2	\$3,100	\$3,100	\$0	\$0	\$0	0.00%
60	PENN TREATY NETWORK AMERICA INSURANCE CO	1.41%	19	1,525	\$2,846,052	\$2,895,787	\$0	\$2,348,346	\$2,895,088	99.98%
61	PENNSYLVANIA LIFE INSURANCE COMPANY	0.15%	54	398	\$309,040	\$310,337	\$0	\$391,621	\$227,903	73.44%
62	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	90	5	\$0	\$0	\$0	\$101,149	\$99,684	N/A
63	PHYSICIANS MUTUAL INSURANCE COMPANY	0.49%	28	852	\$990,394	\$1,000,266	\$0	\$407,925	\$469,971	46.98%
64	PRIMERICA LIFE INSURANCE COMPANY	0.00%	86	4	\$1,887	\$1,887	\$0	\$0	\$4,753	251.88%
65	PRINCIPAL LIFE INSURANCE COMPANY	0.08%	63	166	\$156,596	\$121,173	\$0	\$50,888	\$69,467	57.33%
66	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.32%	43	330	\$649,120	\$631,973	\$0	\$0	\$0	0.00%
67	PRUDENTIAL INSURANCE CO OF AMERICA THE	1.12%	20	1,303	\$2,250,714	\$1,984,517	\$0	\$214,264	\$1,726,702	87.01%
68	PYRAMID LIFE INSURANCE COMPANY	0.03%	72	29	\$54,498	\$56,098	\$0	\$0	\$0	0.00%
69	REASSURE AMERICA LIFE INSURANCE COMPANY	0.31%	44	341	\$615,740	\$638,559	\$0	\$1,111,199	\$895,990	140.31%
70	RIVERSOURCE LIFE INSURANCE COMPANY	1.99%	15	3,433	\$4,010,286	\$4,005,635	\$0	\$1,927,525	\$2,617,661	65.35%
71	SENIOR HEALTH INS CO OF PENNSYLVANIA	2.94%	9	3,625	\$5,923,440	\$6,825,508	\$0	\$7,797,296	\$9,203,206	134.84%
72	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.07%	64	132	\$140,877	\$149,591	\$0	\$0	\$0	0.00%
73	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.75%	10	4,387	\$5,537,240	\$952,285	\$0	\$1,159,058	\$1,332,636	139.94%
74	STATE LIFE INSURANCE COMPANY	0.45%	31	360	\$911,740	\$917,468	\$0	\$117,135	\$441,179	48.09%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

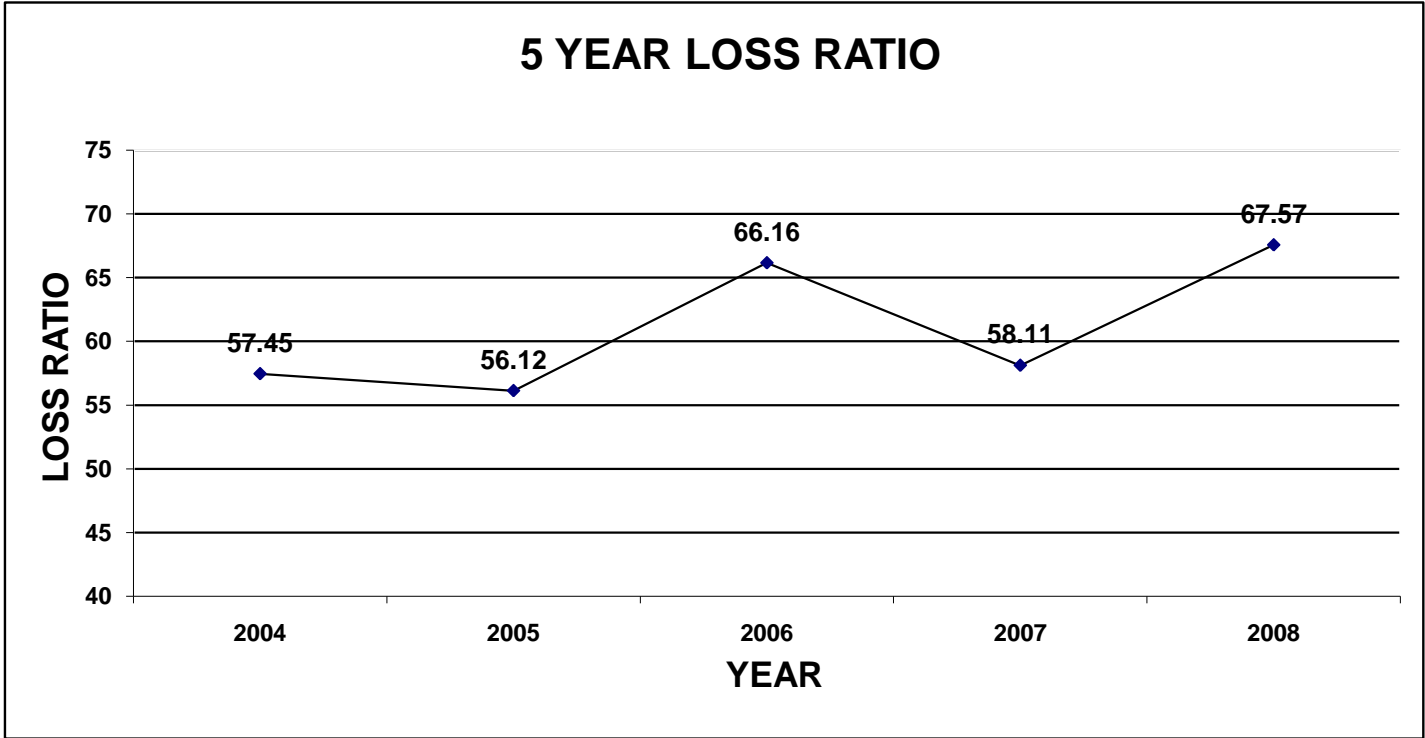
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	STATE MUTUAL INSURANCE COMPANY	0.01%	76	21	\$23,685	\$23,499	\$0	\$24,399	\$28,517	121.35%
76	STONEBRIDGE LIFE INSURANCE COMPANY	0.89%	21	170	\$1,803,628	\$1,809,476	\$0	\$2,488,403	\$2,732,266	151.00%
77	TEACHERS INS AND ANNUITY ASSOCIATION OF AME	0.22%	50	389	\$447,220	\$476,609	\$0	\$204,686	\$204,686	42.95%
78	THRIVENT FINANCIAL FOR LUTHERANS	3.65%	7	5,802	\$7,353,472	\$7,451,400	\$0	\$5,237,320	\$7,421,022	99.59%
79	TIAA-CREF LIFE INSURANCE COMPANY	0.11%	59	164	\$218,131	\$176,969	\$0	\$99,420	\$99,420	56.18%
80	TIME INSURANCE COMPANY	0.74%	26	1,217	\$1,496,262	\$1,771,963	\$0	\$1,506,199	\$1,464,722	82.66%
81	TRANSAMERICA LIFE INSURANCE COMPANY	4.83%	5	6,466	\$9,734,046	\$9,806,328	\$0	\$5,759,394	\$7,636,891	77.88%
82	UNION BANKERS INSURANCE COMPANY	0.06%	65	111	\$130,210	\$136,536	\$0	\$269,026	\$254,227	186.20%
83	UNION SECURITY INSURANCE COMPANY	0.82%	24	1,413	\$1,661,150	\$1,656,920	\$0	\$301,947	\$814,355	49.15%
84	UNITED AMERICAN INSURANCE COMPANY	0.35%	41	816	\$695,815	\$712,716	\$0	\$870,938	\$1,187,742	166.65%
85	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.19%	51	235	\$392,043	\$344,394	\$0	\$0	\$2,677	0.78%
86	UNITED SECURITY ASSURANCE CO OF PA	0.36%	40	390	\$724,742	\$712,579	\$0	\$175,492	\$211,220	29.64%
87	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	83	6	\$6,212	\$6,134	\$0	\$0	\$0	0.00%
88	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.45%	17	1,960	\$2,923,135	\$3,033,180	\$0	\$1,144,339	\$1,676,674	55.28%
89	WASHINGTON NATIONAL INSURANCE CO	0.45%	32	578	\$909,030	\$968,185	\$0	\$892,634	\$986,858	101.93%
90	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.01%	78	9	\$14,333	\$14,345	\$0	\$0	\$0	0.00%
TOTAL		100.00%		131,680	\$201,668,862	\$188,620,115	\$122,674	\$99,526,786	\$127,448,974	67.57%

# MISSOURI INDIVIDUAL LONG TERM CARE INSURANCE

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.00%	87	0	\$848	\$848	\$0	\$0	\$0	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY	0.01%	70	0	\$4,633	\$4,625	\$0	\$0	\$2,726	58.94%
3	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	80	4	\$1,786	\$1,846	\$0	\$0	\$0	0.00%
4	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	42.90%	1	138,948	\$26,287,451	\$26,733,069	\$0	\$11,694,172	\$12,217,208	45.70%
5	AMERICAN FIDELITY ASSURANCE COMPANY	3.41%	6	5,257	\$2,090,151	\$2,133,862	\$0	\$1,224,609	\$1,373,593	64.37%
6	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.95%	15	1,564	\$580,932	\$592,046	\$0	\$220,035	\$224,714	37.96%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.02%	59	32	\$12,728	\$12,220	\$0	\$150	\$105	0.86%
8	AMERICAN HEALTH AND LIFE INSURANCE CO	0.00%	88	18	\$841	\$829	\$0	\$1,670	\$1,670	201.45%
9	AMERICAN HERITAGE LIFE INSURANCE COMPANY	2.86%	8	10,560	\$1,753,980	\$1,778,225	\$0	\$1,052,691	\$1,493,439	83.98%
10	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	90	21	\$720	\$765	\$0	\$0	\$0	0.00%
11	AMERICAN INCOME LIFE INSURANCE CO	0.14%	38	1,087	\$86,398	\$86,563	\$0	\$47,871	\$11,813	13.65%
12	AMERICAN NATIONAL INSURANCE COMPANY	0.20%	31	571	\$122,123	\$122,040	\$0	\$344,398	\$307,433	251.91%
13	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	105	0	\$112	\$116	\$0	\$0	\$0	0.00%
14	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.57%	18	455	\$350,365	\$350,607	\$0	\$111,783	\$117,218	33.43%
15	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	71	89	\$3,593	\$3,744	\$0	\$1,125	\$819	21.88%
16	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	75	21	\$2,275	\$2,299	\$0	\$0	\$0	0.00%
17	ASSURTY LIFE INSURANCE COMPANY	0.29%	25	371	\$175,435	\$173,366	\$0	\$143,709	\$143,360	82.69%
18	BANKERS FIDELITY LIFE INSURANCE CO	0.27%	26	409	\$163,683	\$154,381	\$0	\$76,145	\$82,265	53.29%
19	BANKERS LIFE AND CASUALTY COMPANY	0.06%	46	265	\$37,604	\$38,439	\$0	\$1,522	\$1,781	4.63%
20	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	81	6	\$1,551	\$1,560	\$0	\$0	\$0	0.00%
21	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	92	2	\$610	\$625	\$0	\$0	\$0	0.00%
22	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	67	15	\$7,102	\$7,563	\$0	\$0	-\$98	-1.30%
23	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	79	7	\$1,828	\$1,847	\$0	\$200	-\$236	-12.78%
24	CENTRAL UNITED LIFE INSURANCE COMPANY	3.58%	5	2,116	\$2,195,505	\$2,171,263	\$0	\$1,708,259	\$1,642,747	75.66%
25	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	86	3	\$1,041	\$1,041	\$0	\$0	\$0	0.00%
26	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	102	11	\$254	\$145	\$0	\$865	\$1,104	761.38%
27	CITIZENS SECURITY LIFE INS CO	0.00%	103	1	\$216	\$216	\$0	\$0	\$0	0.00%
28	COLONIAL LIFE & ACCIDENT INS CO	5.17%	4	7,718	\$3,170,170	\$3,174,420	\$0	\$1,923,526	\$2,089,743	65.83%
29	COMBINED INSURANCE CO OF AMERICA	5.18%	3	11,517	\$3,176,585	\$3,049,456	\$0	\$939,835	\$2,597,149	85.17%
30	CONSECO HEALTH INSURANCE COMPANY	12.34%	2	13,852	\$7,558,116	\$7,499,232	\$0	\$3,883,607	\$3,694,100	49.26%
31	CONSECO INSURANCE COMPANY	0.49%	22	543	\$298,887	\$289,156	\$0	\$180,291	\$180,942	62.58%
32	CONSECO LIFE INSURANCE CO	0.13%	41	899	\$78,068	\$76,084	\$0	\$154,308	\$603,557	793.28%
33	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	69	16	\$4,988	\$5,160	\$0	\$0	\$0	0.00%
34	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	52	210	\$25,221	\$27,097	\$0	\$15,577	\$16,074	59.32%
35	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.13%	40	306	\$78,391	\$77,591	\$0	\$11,023	\$10,846	13.98%
36	EMC NATIONAL LIFE COMPANY	1.54%	12	1,340	\$943,987	\$947,760	\$0	\$620,882	\$610,674	64.43%
37	EQUITABLE LIFE & CASUALTY INSURANCE CO	0.10%	42	225	\$64,162	\$56,837	\$0	\$0	\$0	0.00%
38	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	100	9	\$330	\$330	\$0	\$0	\$0	0.00%
39	FAMILY HERITAGE LIFE INS COMPANY OF AMERICA	2.23%	10	4,145	\$1,365,330	\$1,360,401	\$0	\$304,623	\$319,056	23.45%
40	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.25%	28	332	\$152,221	\$153,427	\$0	\$123,002	\$129,366	84.32%
41	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.04%	53	108	\$23,991	\$25,018	\$0	\$11,241	\$9,982	39.90%
42	GERBER LIFE INSURANCE COMPANY	0.00%	106	1	\$86	\$69	\$0	\$0	\$0	0.00%
43	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.05%	48	682	\$30,756	\$32,260	\$0	\$258	-\$1,287	-3.99%
44	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	78	19	\$2,032	\$2,081	\$0	\$0	\$0	0.00%
45	GUARANTEE TRUST LIFE INSURANCE CO	3.15%	7	2,335	\$1,928,857	\$1,938,661	\$0	\$311,463	\$338,307	17.45%
46	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.03%	56	153	\$15,924	\$17,038	\$0	\$8,961	\$6,268	36.79%
47	HORACE MANN LIFE INSURANCE COMPANY	0.00%	91	5	\$624	\$624	\$0	\$0	\$0	0.00%
48	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	58	147	\$14,844	\$15,024	\$0	\$1,200	\$1,160	7.72%
49	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	110	11	\$54	\$54	\$0	\$0	\$0	0.00%
50	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	96	4	\$452	\$459	\$0	\$584	\$506	110.24%
51	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	84	6	\$1,203	\$1,211	\$0	\$0	\$0	0.00%
52	KANAWHA INSURANCE COMPANY	0.20%	32	514	\$121,858	\$135,628	\$0	\$11,013	\$12,503	9.22%
53	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	109	2	\$64	\$64	\$0	\$0	\$1	1.56%
54	LIBERTY LIFE INSURANCE COMPANY	0.00%	77	15	\$2,075	\$1,984	\$0	\$607	\$568	28.63%
55	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.16%	36	162	\$96,570	\$96,558	\$0	\$55,139	\$48,927	50.67%
56	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	101	6	\$306	\$306	\$0	\$0	\$0	0.00%
57	LIFESECURE INSURANCE COMPANY	0.01%	65	60	\$8,450	\$8,536	\$0	-\$1,220	-\$9,211	-107.91%
58	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	110	1	\$54	\$54	\$0	\$0	\$0	0.00%
59	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.79%	17	4,272	\$486,358	\$484,069	\$0	\$377,717	\$411,936	85.10%
60	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	99	4	\$374	\$374	\$0	\$0	\$0	0.00%
61	MEDICO INSURANCE COMPANY	0.02%	62	124	\$11,404	\$11,603	\$0	\$130	-\$685	-5.90%
62	MEDICO LIFE INSURANCE COMPANY	0.00%	76	30	\$2,250	\$2,272	\$0	\$784	\$611	26.89%
63	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.03%	55	115	\$16,499	\$16,628	\$0	\$3,286	\$7,870	47.33%
64	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	82	8	\$1,518	\$1,554	\$0	\$3,995	\$2,201	141.63%
65	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	93	8	\$600	\$600	\$0	\$0	\$0	0.00%
66	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	57	252	\$15,179	\$15,461	\$0	\$3,789	-\$283	-1.83%
67	MUTUAL OF OMAHA INSURANCE COMPANY	0.40%	23	1,105	\$244,423	\$245,562	\$0	\$56,396	-\$14,003	-5.70%
68	NATIONAL CASUALTY COMPANY	0.00%	95	5	\$536	\$4,798	\$0	\$0	\$0	0.00%
69	NATIONAL FOUNDATION LIFE INSURANCE CO	0.07%	45	176	\$39,937	\$40,169	\$0	\$9,721	\$8,439	21.01%
70	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	94	1	\$585	\$582	\$0	\$0	\$0	0.00%
71	NATIONAL STATES INSURANCE COMPANY	0.02%	61	33	\$11,893	\$11,924	\$0	\$0	\$0	0.00%
72	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	1.43%	14	4,087	\$874,864	\$881,540	\$0	\$198,708	\$219,831	24.94%

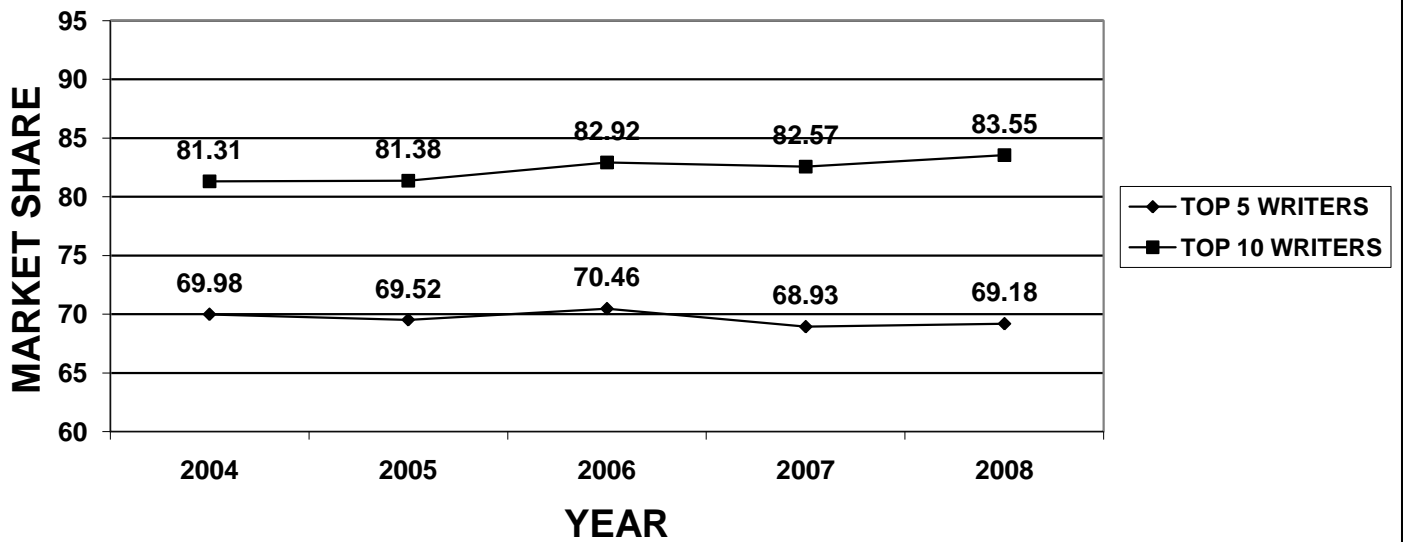
**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.01%	66	11	\$7,608	\$7,608	\$0	\$0	\$803	10.55%
74	OLD AMERICAN INSURANCE COMPANY	0.02%	63	253	\$10,628	\$11,231	\$0	\$1,294	\$1,338	11.91%
75	OZARK NATIONAL LIFE INSURANCE COMPANY	0.14%	39	1,498	\$84,459	\$85,784	\$0	\$68,169	\$69,786	81.35%
76	PENNSYLVANIA LIFE INSURANCE COMPANY	0.21%	30	88	\$125,821	\$126,350	\$0	\$7,000	\$7,000	5.54%
77	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.50%	21	744	\$303,805	\$304,993	\$0	\$200,024	\$190,064	62.32%
78	PHYSICIANS MUTUAL INSURANCE COMPANY	0.25%	29	983	\$150,989	\$151,773	\$0	\$86,478	\$100,876	66.47%
79	PROFESSIONAL INSURANCE COMPANY	0.06%	47	223	\$34,094	\$33,602	\$0	\$39,654	\$43,750	130.20%
80	PROTECTIVE LIFE INSURANCE COMPANY	0.25%	27	188	\$152,783	\$154,314	\$0	\$178,007	\$137,776	89.28%
81	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	2.71%	9	5,992	\$1,662,872	\$1,703,981	\$0	\$380,623	\$391,329	22.97%
82	PYRAMID LIFE INSURANCE COMPANY	0.15%	37	203	\$94,729	\$97,508	\$0	\$36,109	\$36,418	37.35%
83	REASSURE AMERICA LIFE INSURANCE COMPANY	0.10%	44	436	\$59,162	\$59,488	\$0	\$21,812	\$23,669	39.79%
84	RELIABLE LIFE INSURANCE COMPANY	0.18%	34	640	\$112,622	\$112,351	\$0	\$23,435	\$22,794	20.29%
85	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.16%	35	100	\$100,097	\$69,057	\$0	\$161,189	\$131,458	190.36%
86	RESERVE NATIONAL INSURANCE COMPANY	0.50%	20	1,142	\$308,733	\$315,189	\$0	\$243,012	\$272,122	86.34%
87	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	85	3	\$1,081	\$1,018	\$0	\$0	\$0	0.00%
88	SENIOR HEALTH INSURANCE CO OF PENNSYLVANIA	0.39%	24	0	\$238,241	\$251,969	\$0	\$379,324	-\$160,159	-63.56%
89	SETTLERS LIFE INSURANCE COMPANY	0.04%	50	17	\$25,663	\$25,671	\$0	\$67,965	\$67,965	264.75%
90	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.10%	43	353	\$62,734	\$64,995	\$0	\$19,961	\$18,103	27.85%
91	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	97	1	\$419	\$439	\$0	\$0	\$0	0.00%
92	TIME INSURANCE COMPANY	0.02%	60	46	\$11,920	\$11,475	\$0	\$0	\$0	0.00%
93	TRANSAMERICA LIFE INSURANCE COMPANY	1.51%	13	2,155	\$925,814	\$932,194	\$0	\$495,317	\$480,029	51.49%
94	TRUSTMARK INSURANCE COMPANY	0.02%	64	185	\$9,804	\$9,822	\$0	\$5,000	\$3,206	32.64%
95	UNIFIED LIFE INSURANCE COMPANY	0.04%	49	208	\$26,932	\$25,563	\$0	\$5,372	\$4,734	18.52%
96	UNION BANKERS INSURANCE COMPANY	0.00%	74	43	\$2,863	\$3,002	\$0	\$0	\$0	0.00%
97	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	107	1	\$72	\$72	\$0	\$0	\$0	0.00%
98	UNION FIDELITY LIFE INSURANCE COMPANY	0.04%	51	269	\$25,642	\$26,003	\$0	\$4,294	\$3,281	12.62%
99	UNION SECURITY INSURANCE COMPANY	0.00%	112	1	\$41	\$41	\$0	\$0	\$0	0.00%
100	UNITED AMERICAN INSURANCE COMPANY	0.84%	16	2,820	\$511,998	\$513,548	\$0	\$446,010	\$495,354	96.46%
101	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	104	3	\$201	\$201	\$0	\$0	\$0	0.00%
102	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	72	6	\$3,028	\$3,138	\$0	\$0	\$0	0.00%
103	UNITED INSURANCE COMPANY OF AMERICA	0.00%	83	33	\$1,351	\$1,352	\$0	\$0	\$0	0.00%
104	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	107	0	\$72	\$1	\$0	\$0	\$0	0.00%
105	UNITED NATIONAL LIFE INS COMPANY OF AMERICA	0.01%	68	8	\$5,035	\$4,822	\$0	\$0	\$0	0.00%
106	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	98	45	\$414	\$466	\$0	\$0	\$0	0.00%
107	UNITED TEACHER ASSOCIATES INSURANCE CO	0.57%	19	744	\$347,738	\$349,945	\$0	\$142,208	\$138,176	39.49%
108	WASHINGTON NATIONAL INSURANCE CO	0.19%	33	976	\$115,593	\$119,814	\$0	\$138,816	\$20,488	17.10%
109	WEST COAST LIFE INSURANCE COMPANY	0.00%	89	1	\$741	\$741	\$0	\$3,600	-\$2,093	-282.46%
110	WESTERN AND SOUTHERN LIFE INSURANCE CO	1.58%	11	1,267	\$970,172	\$970,172	\$0	\$406,551	\$401,867	41.42%
111	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.03%	54	105	\$16,662	\$16,676	\$0	\$10,252	\$10,234	61.37%
112	WORLD INSURANCE COMPANY	0.00%	73	38	\$2,978	\$3,006	\$0	\$118	\$114	3.79%
TOTAL		100.00%		239,225	\$61,270,452	\$61,653,241	\$0	\$29,411,244	\$31,827,291	51.62%

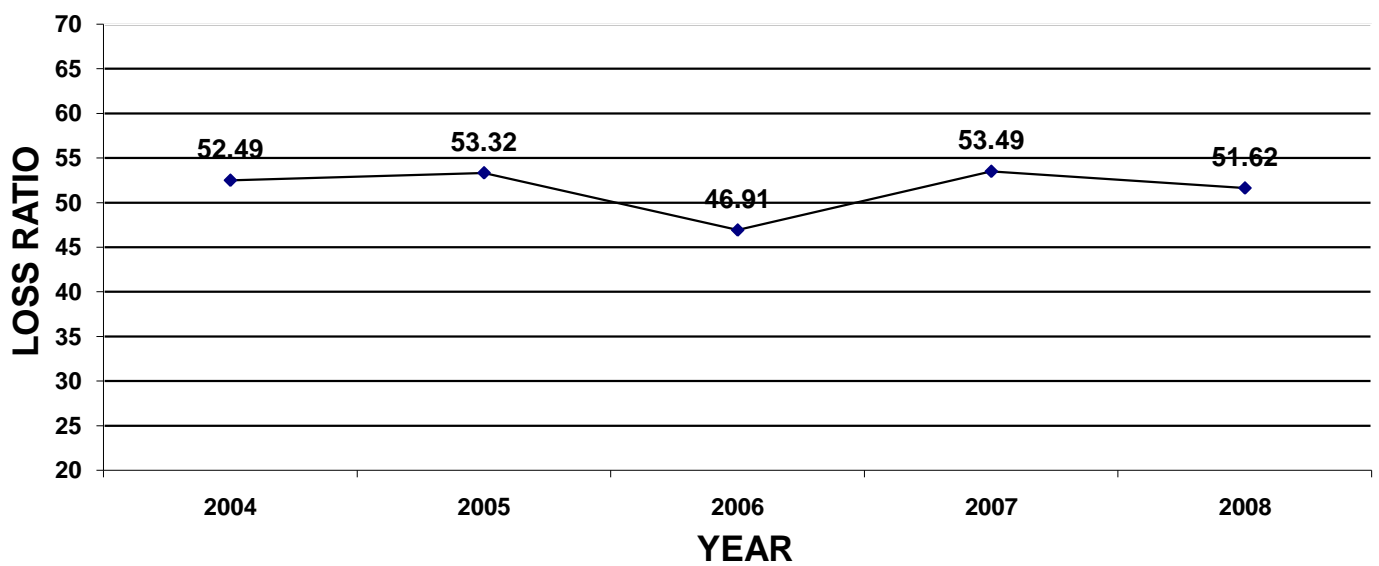


## MISSOURI INDIVIDUAL SPECIFIED DISEASE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

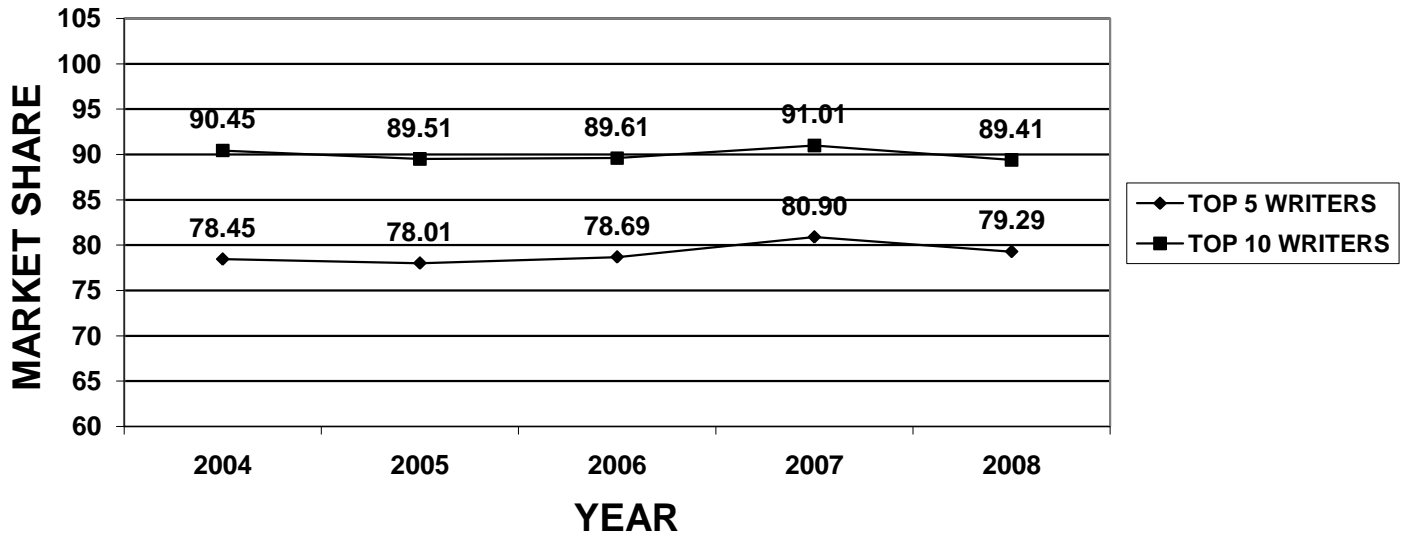
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.70%	16	862	\$389,027	\$387,649	\$0	\$155,105	\$162,668	41.96%
2	AIG LIFE INSURANCE COMPANY	0.00%	97	7	\$90	\$94	\$0	\$0	\$0	0.00%
3	AIG PREMIER INSURANCE COMPANY	0.00%	111	0	\$0	\$0	\$0	\$5	\$85	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.00%	111	7	\$0	\$0	\$0	\$0	\$0	N/A
5	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	88	0	\$385	\$400	\$0	\$0	\$0	0.00%
6	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	111	0	\$0	\$0	\$0	\$0	-\$168,685	N/A
7	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	55.06%	1	193,044	\$30,483,583	\$30,933,836	\$0	\$14,863,327	\$15,272,790	49.37%
8	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01%	69	69	\$2,842	\$2,851	\$0	\$0	\$0	0.00%
9	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.78%	15	5,060	\$429,129	\$437,340	\$0	\$95,734	\$97,770	22.36%
10	AMERICAN GENERAL LIFE INSURANCE CO	0.09%	36	260	\$47,867	\$45,354	\$0	\$2,714	\$3,024	6.67%
11	AMERICAN HERITAGE LIFE INSURANCE COMPANY	2.20%	7	5,064	\$1,220,493	\$1,220,493	\$0	\$321,216	\$321,216	26.32%
12	AMERICAN HOME ASSURANCE COMPANY	0.02%	53	30	\$9,531	\$9,893	\$0	\$0	-\$420	-4.25%
13	AMERICAN INCOME LIFE INSURANCE CO	1.97%	8	14,577	\$1,093,433	\$1,094,796	\$0	\$170,089	\$49,079	4.48%
14	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	102	0	\$40	\$40	\$0	\$0	\$0	0.00%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.10%	33	878	\$54,611	\$54,435	\$0	\$1,401	\$1,716	3.15%
16	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.00%	111	0	\$0	\$0	\$0	\$0	\$111	N/A
17	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	103	1	\$30	\$30	\$0	\$0	\$0	0.00%
18	AMERICAN REPUBLIC LIFE INSURANCE COMPANY	0.00%	82	20	\$921	\$941	\$0	\$374	-\$166	-17.64%
19	AMEX ASSURANCE COMPANY	0.00%	111	1	\$0	\$5	\$0	\$0	\$0	0.00%
20	ASSURED LIFE ASSOCIATION	0.00%	108	1	\$11	\$12	\$0	\$0	\$0	0.00%
21	ASSURITY LIFE INSURANCE COMPANY	0.01%	62	4	\$4,695	\$4,533	\$0	\$450	\$425	9.38%
22	AUTO CLUB LIFE INSURANCE COMPANY	0.02%	50	236	\$12,702	\$13,288	\$0	\$700	\$552	4.15%
23	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	103	5	\$30	\$30	\$0	\$0	\$0	0.00%
24	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	75	5	\$1,541	\$1,453	\$0	\$0	-\$121	-8.33%
25	BANKERS LIFE AND CASUALTY COMPANY	0.03%	48	132	\$15,092	\$16,056	\$0	\$0	\$0	0.00%
26	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.15%	27	407	\$81,180	\$75,891	\$0	\$22,650	\$59,535	78.45%
27	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.02%	55	75	\$9,249	\$9,200	\$0	\$0	\$0	0.00%
28	CATHOLIC ORDER OF FORESTERS	0.00%	111	76	\$0	\$0	\$0	\$0	\$0	N/A
29	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	54	65	\$9,468	\$9,364	\$0	\$7,367	\$7,084	75.65%
30	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	109	1	\$6	\$3	\$0	\$0	\$0	0.00%
31	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	111	0	\$0	\$0	\$0	\$14,100	-\$48,046	N/A
32	COLONIAL LIFE & ACCIDENT INS CO	6.18%	3	11,434	\$3,419,168	\$3,432,704	\$0	\$898,735	\$678,830	19.78%
33	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	68	28	\$3,103	\$3,637	\$0	\$2,625	\$3,263	89.72%
34	COLORADO BANKERS LIFE INS CO	0.02%	57	23	\$9,107	\$8,998	\$0	\$0	\$0	0.00%
35	COMBINED INSURANCE CO OF AMERICA	9.73%	2	46,653	\$5,385,933	\$5,120,174	\$0	\$1,758,850	\$1,861,437	36.35%
36	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	0.01%	66	15	\$3,327	\$3,458	\$0	\$0	\$0	0.00%
37	CONSECO HEALTH INSURANCE COMPANY	3.13%	5	3,670	\$1,733,776	\$1,691,586	\$0	\$758,094	\$721,102	42.63%
38	CONSECO INSURANCE COMPANY	0.08%	37	230	\$45,424	\$43,945	\$0	\$27,401	\$27,489	62.58%
39	CONSECO LIFE INSURANCE CO	0.01%	59	130	\$7,635	\$7,635	\$0	\$15,090	\$59,022	773.05%
40	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	44	82	\$20,771	\$22,317	\$0	\$10,230	\$11,234	50.34%
41	DELOS INSURANCE COMPANY	5.19%	4	97,639	\$2,875,054	\$3,203,600	\$0	\$2,669,115	\$2,564,827	80.06%
42	EMC NATIONAL LIFE COMPANY	0.07%	39	72	\$38,463	\$38,617	\$0	\$1,261	\$1,240	3.21%
43	EQUITABLE LIFE & CASUALTY INSURANCE CO	0.00%	79	4	\$1,143	\$1,148	\$0	\$0	\$0	0.00%
44	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	65	242	\$3,630	\$3,630	\$0	\$0	\$0	0.00%
45	FAMILY HERITAGE LIFE INS COMPANY OF AMERICA	0.10%	32	302	\$58,063	\$57,853	\$0	\$1,875	\$1,964	3.39%
46	FARMERS MUTUAL HAIL INS COMPANY OF IOWA	0.00%	89	25	\$375	\$375	\$0	\$0	\$0	0.00%
47	FARMERS NEW WORLD LIFE INSURANCE CO	0.20%	22	1,469	\$108,856	\$107,429	\$0	\$0	\$0	0.00%
48	FEDERAL INSURANCE COMPANY	0.02%	52	67	\$9,676	\$9,419	\$0	\$0	\$368	3.91%
49	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	78	110	\$1,155	\$471	\$0	\$0	\$0	0.00%
50	FIREMANS FUND INSURANCE COMPANY	0.00%	111	0	\$0	\$0	\$0	\$0	\$184,602	N/A
51	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.00%	91	55	\$188	\$188	\$0	\$0	\$0	0.00%
52	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.06%	41	136	\$31,388	\$32,732	\$0	\$8,401	\$7,460	22.79%
53	GENWORTH LIFE INSURANCE COMPANY	0.00%	101	1	\$49	\$49	\$0	\$1	\$0	0.00%
54	GERBER LIFE INSURANCE COMPANY	0.29%	21	1,982	\$162,189	\$161,804	\$0	\$56,015	\$68,137	42.11%
55	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.87%	14	3,510	\$481,752	\$484,218	\$0	\$133,805	\$302,458	62.46%
56	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	81	8	\$1,004	\$986	\$0	\$0	-\$21	-2.13%
57	GUARANTEE TRUST LIFE INSURANCE CO	1.39%	10	2,614	\$772,182	\$773,343	\$0	\$361,217	\$358,980	46.42%
58	HORACE MANN LIFE INSURANCE COMPANY	0.00%	90	13	\$312	\$322	\$0	\$0	-\$5	-1.55%
59	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	111	18	\$0	\$156	\$0	\$0	\$0	0.00%
60	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	106	0	\$21	\$21	\$0	\$0	\$0	0.00%
61	INVESTORS LIFE INS COMPANY OF NORTH AMERICA	0.00%	100	1	\$51	\$51	\$0	\$0	\$7	13.73%
62	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	105	4	\$24	\$24	\$0	\$0	\$0	0.00%
63	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	96	1	\$119	\$121	\$0	\$154	\$133	109.92%
64	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	87	10	\$471	\$499	\$0	\$0	\$0	0.00%
65	KANAWHA INSURANCE COMPANY	0.00%	74	15	\$2,080	\$2,315	\$0	\$1,388	\$1,576	68.08%
66	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	80	5	\$1,099	\$1,104	\$0	\$10,080	\$7,159	648.46%
67	LIBERTY LIFE INSURANCE COMPANY	0.02%	56	31	\$9,246	\$11,466	\$0	\$5,900	\$2,706	23.60%
68	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.03%	46	581	\$17,532	\$17,323	\$0	\$5,698	\$5,056	29.19%
69	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.09%	35	1,964	\$49,109	\$49,109	\$0	\$0	-\$199,961	-407.18%
70	LIFESECURE INSURANCE COMPANY	0.00%	94	4	\$124	\$125	\$0	\$0	\$0	0.00%
71	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	70	24	\$2,675	\$2,675	\$0	\$0	\$0	0.00%
72	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.17%	25	422	\$92,874	\$89,437	\$0	\$36,830	\$40,167	44.91%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

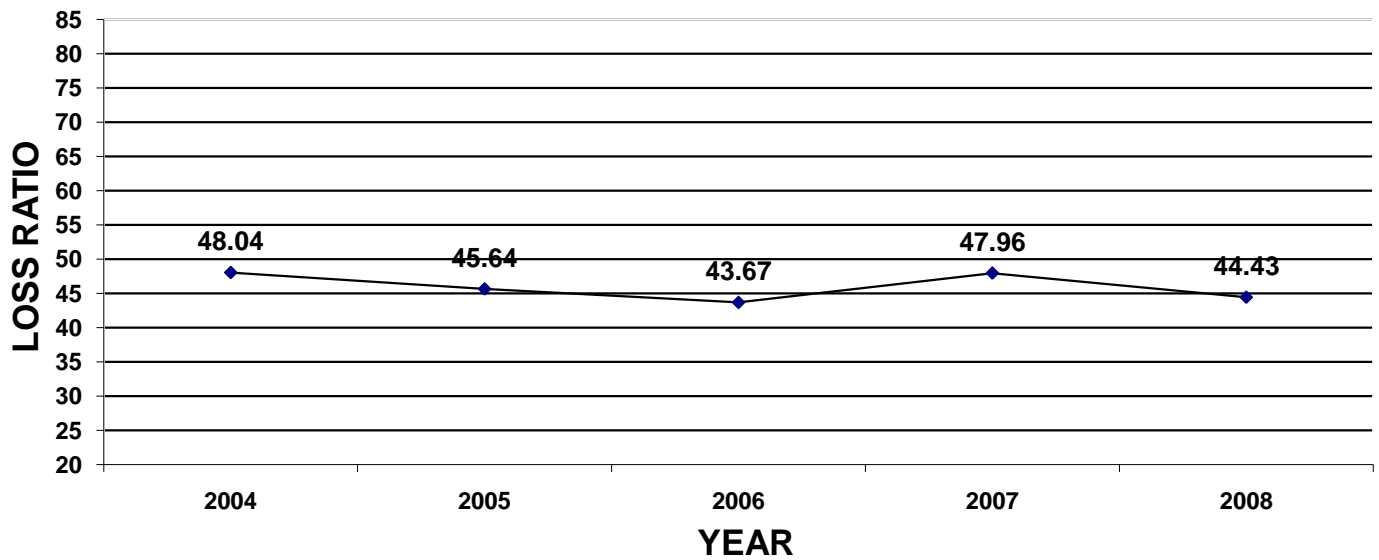
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	MARKEL INSURANCE COMPANY	0.95%	13	136,932	\$526,663	\$488,656	\$0	\$338,124	\$359,594	73.59%
74	MEDICO INSURANCE COMPANY	0.00%	86	0	\$524	\$556	\$0	\$0	-\$90	-16.19%
75	MEDICO LIFE INSURANCE COMPANY	0.00%	98	0	\$84	\$84	\$0	\$0	-\$15	-17.86%
76	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.09%	34	252	\$50,009	\$51,028	\$0	\$12,276	\$29,403	57.62%
77	MERIT LIFE INSURANCE CO	0.19%	23	812	\$106,668	\$106,668	\$0	\$10,038	\$11,411	10.70%
78	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	49	308	\$13,003	\$13,117	\$0	\$255	\$224	1.71%
79	MUTUAL OF OMAHA INSURANCE COMPANY	1.10%	12	7,247	\$609,683	\$608,678	\$0	\$495,496	\$724,206	118.98%
80	NATIONAL CASUALTY COMPANY	0.00%	77	44	\$1,232	\$1,039	\$0	\$0	-\$710	-68.33%
81	NATIONAL FOUNDATION LIFE INSURANCE CO	0.00%	92	1	\$168	\$169	\$0	\$0	\$0	0.00%
82	NATIONAL STATES INSURANCE COMPANY	0.01%	67	30	\$3,305	\$3,314	\$0	\$3,509	\$3,363	101.48%
83	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.16%	26	694	\$89,837	\$90,524	\$0	\$13,000	\$14,382	15.89%
84	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.00%	93	1	\$144	\$144	\$0	\$0	\$15	10.42%
85	OLD AMERICAN INSURANCE COMPANY	0.04%	43	642	\$22,818	\$24,088	\$0	\$1,200	\$1,288	5.35%
86	OLD REPUBLIC INSURANCE COMPANY	1.29%	11	5,056	\$715,319	\$799,483	\$0	\$278,920	\$250,453	31.33%
87	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	111	350	\$0	\$0	\$0	\$0	-\$2,511	N/A
88	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	111	0	\$0	\$0	\$0	\$57	\$83	N/A
89	PENNSYLVANIA LIFE INSURANCE COMPANY	1.62%	9	3,244	\$896,875	\$918,701	\$0	\$432,160	\$533,296	58.05%
90	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	98	5	\$84	\$84	\$0	\$10,200	\$6,522	7764.29%
91	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	2.93%	6	7,811	\$1,619,440	\$1,659,475	\$0	\$318,410	\$327,366	19.73%
92	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	73	155	\$2,200	\$1,957	\$0	\$0	\$0	0.00%
93	RELIABLE LIFE INSURANCE COMPANY	0.40%	19	4,065	\$222,490	\$222,084	\$0	\$86,092	\$83,737	37.71%
94	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	72	16	\$2,287	\$2,287	\$0	\$0	\$0	0.00%
95	REPUBLIC WESTERN INSURANCE COMPANY	0.12%	30	1	\$64,096	\$64,096	\$0	\$30,402	\$702	1.10%
96	RESERVE NATIONAL INSURANCE COMPANY	0.34%	20	1,251	\$186,632	\$213,082	\$0	\$87,086	\$68,586	32.19%
97	SAGICOR LIFE INSURANCE COMPANY	0.00%	76	2	\$1,241	\$1,298	\$0	\$0	\$0	0.00%
98	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	83	97	\$812	\$871	\$0	\$0	\$0	0.00%
99	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.04%	42	0	\$23,536	\$25,535	\$0	\$1,932	-\$5,181	-20.29%
100	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.06%	40	1,807	\$32,857	\$34,112	\$0	\$7,602	\$4,831	14.16%
101	STARMOUNT LIFE INSURANCE COMPANY	0.01%	61	98	\$5,449	\$5,552	\$0	\$933	\$933	16.80%
102	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.00%	95	2	\$121	\$121	\$0	\$0	\$328	271.07%
103	STONEBRIDGE LIFE INSURANCE COMPANY	0.52%	17	3,716	\$287,594	\$301,093	\$0	\$58,660	\$59,751	19.84%
104	TIG INSURANCE COMPANY	0.00%	111	0	\$0	\$0	\$0	\$156,000	-\$265,551	N/A
105	TIME INSURANCE COMPANY	0.03%	45	107	\$18,177	\$18,185	\$0	\$8,034	\$8,388	46.13%
106	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	85	9	\$546	\$699	\$0	\$0	\$0	0.00%
107	TRANSAMERICA LIFE INSURANCE COMPANY	0.41%	18	980	\$225,845	\$228,556	\$0	\$56,838	\$55,838	24.43%
108	TRAVELERS INDEMNITY COMPANY	0.00%	111	0	\$0	\$539	\$0	\$0	\$19,107	3544.90%
109	TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	0.07%	38	4,267	\$40,698	\$40,698	\$0	\$58,788	\$58,788	144.45%
110	TRUSTMARK INSURANCE COMPANY	0.01%	63	35	\$4,066	\$4,074	\$0	\$0	\$0	0.00%
111	UNIFIED LIFE INSURANCE COMPANY	0.01%	60	175	\$6,522	\$6,256	\$0	\$0	\$0	0.00%
112	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	58	184	\$9,077	\$9,204	\$0	\$212	\$162	1.76%
113	UNION LABOR LIFE INSURANCE COMPANY	0.01%	64	41	\$3,893	\$3,787	\$0	\$0	\$0	0.00%
114	UNION SECURITY INSURANCE COMPANY	0.00%	110	1	\$5	\$5	\$0	\$0	\$0	0.00%
115	UNITED AMERICAN INSURANCE COMPANY	0.14%	28	1,262	\$79,468	\$79,091	\$0	\$11,010	\$8,401	10.62%
116	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	71	81	\$2,546	\$2,676	\$0	\$350	\$340	12.71%
117	UNITED HOME LIFE INSURANCE COMPANY	0.00%	84	2	\$806	\$800	\$0	\$0	\$0	0.00%
118	UNITED INSURANCE COMPANY OF AMERICA	0.03%	47	165	\$15,139	\$15,166	\$0	\$0	\$0	0.00%
119	UNITED STATES FIRE INSURANCE COMPANY	0.11%	31	162	\$63,498	\$63,498	\$0	\$124,654	\$41,757	65.76%
120	UNITED TEACHER ASSOCIATES INSURANCE CO	0.02%	51	32	\$12,606	\$12,510	\$0	\$172	\$167	1.33%
121	WASHINGTON NATIONAL INSURANCE CO	0.19%	24	4,097	\$105,409	\$109,258	\$0	\$126,587	\$18,684	17.10%
122	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.14%	29	1,007	\$75,551	\$75,551	\$0	\$0	\$0	0.00%
123	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	107	1	\$12	\$12	\$0	\$0	\$0	0.00%
TOTAL		100.00%		581,728	\$55,364,139	\$56,011,512	\$0	\$25,146,994	\$24,885,905	44.43%

## MISSOURI INDIVIDUAL ACCIDENT ONLY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA LIFE INSURANCE CO	0.00%	154	3	\$327	\$327	\$30	\$78	\$78	23.85%
2	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	124	0	\$2,516	\$2,563	\$0	\$100	\$149	5.81%
3	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.00%	168	1	\$0	\$7	\$0	\$0	\$0	0.00%
4	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.16%	44	14,398	\$155,360	\$155,542	\$0	\$0	-\$713	-0.46%
5	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	15.02%	2	34,923	\$14,849,263	\$15,034,236	\$0	\$6,071,535	\$6,229,888	41.44%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01%	93	55	\$11,895	\$17,053	\$0	\$1,200	\$562	3.30%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	127	8	\$2,102	\$2,152	\$0	\$0	-\$2	-0.09%
8	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.02%	84	679	\$14,910	\$15,195	\$0	\$8,046	\$8,217	54.08%
9	AMERICAN GENERAL LIFE INSURANCE CO	0.42%	30	766	\$417,331	\$408,329	\$0	\$388,224	\$385,077	94.31%
10	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.79%	21	1,629	\$785,292	\$785,292	\$0	\$248,480	\$248,480	31.64%
11	AMERICAN INCOME LIFE INSURANCE CO	0.00%	120	14	\$2,906	\$2,925	\$0	\$0	-\$840	-28.72%
12	AMERICAN NATIONAL INSURANCE COMPANY	0.02%	83	34	\$18,176	\$18,193	\$0	\$23,080	\$69,719	383.22%
13	AMERICAN NETWORK INSURANCE COMPANY	0.01%	91	16	\$12,423	\$12,462	\$0	\$56,864	\$82,959	665.70%
14	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	145	1	\$724	\$747	\$0	\$18,050	\$9,376	1255.15%
15	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	161	0	\$160	\$164	\$0	\$0	\$0	0.00%
16	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	136	5	\$1,343	\$1,905	\$0	\$0	\$0	0.00%
17	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	131	2	\$1,870	\$1,870	\$0	\$0	-\$35	-1.87%
18	AMERICAN STATES INSURANCE COMPANY	0.00%	118	8	\$2,960	\$561,036	\$0	\$8,400	-\$55,385	-9.87%
19	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	95	23	\$11,279	\$9,409	\$0	\$1,744	\$1,744	18.54%
20	AMERICAN UNITED LIFE INSURANCE CO	0.02%	78	22	\$23,678	\$25,056	\$0	\$79,432	\$115,041	459.14%
21	AMERITAS LIFE INSURANCE CORP	0.00%	116	4	\$3,186	\$3,259	\$0	\$0	\$0	0.00%
22	ANTHEM LIFE INSURANCE COMPANY	0.00%	160	1	\$170	\$164	\$0	\$0	\$0	0.00%
23	ASSURITY LIFE INSURANCE COMPANY	0.67%	23	1,154	\$663,117	\$632,569	\$0	\$235,406	\$413,729	65.40%
24	AUTO OWNERS LIFE INSURANCE COMPANY	0.12%	52	153	\$114,310	\$117,844	\$0	\$85,925	-\$146,349	-124.19%
25	AVIVA LIFE AND ANNUITY COMPANY	0.06%	62	95	\$56,117	\$56,340	\$0	\$158,649	\$117,145	207.93%
26	AXA EQUITABLE LIFE INSURANCE COMPANY	0.65%	24	478	\$646,211	\$645,248	\$0	\$937,108	\$962,483	149.16%
27	BANKERS FIDELITY LIFE INSURANCE CO	0.01%	96	9	\$10,447	\$9,853	\$0	\$0	\$0	0.00%
28	BANKERS LIFE AND CASUALTY COMPANY	0.12%	50	214	\$115,885	\$118,591	\$0	\$74,384	\$13,920	11.74%
29	BANNER LIFE INSURANCE COMPANY	0.00%	163	0	\$150	\$150	\$0	\$0	\$0	0.00%
30	BERKSHIRE LIFE INSURANCE CO OF AMERICA	2.40%	10	1,306	\$2,369,170	\$2,356,555	\$0	\$107,345	\$1,333,023	56.57%
31	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.01%	102	17	\$7,889	\$7,889	\$0	\$0	\$0	0.00%
32	CANADA LIFE ASSURANCE COMPANY	0.01%	85	13	\$14,823	\$14,823	\$0	\$12,496	\$12,496	84.30%
33	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	161	1	\$160	\$160	\$0	\$0	\$0	0.00%
34	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.06%	59	367	\$61,391	\$61,268	\$0	\$14,078	\$8,728	14.25%
35	CENTRAL UNITED LIFE INSURANCE COMPANY	0.03%	75	31	\$26,153	\$25,865	\$0	\$20,349	\$19,569	75.66%
36	CENTRE LIFE INSURANCE COMPANY	0.24%	38	208	\$232,792	\$240,077	\$0	\$72,845	\$15,552	6.48%
37	CINCINNATI LIFE INSURANCE COMPANY THE	0.03%	69	33	\$32,965	\$33,622	\$0	\$0	\$0	0.00%
38	COLONIAL LIFE & ACCIDENT INS CO	3.15%	8	7,144	\$3,113,769	\$3,151,613	\$0	\$1,094,293	\$1,135,591	36.03%
39	COLUMBUS LIFE INSURANCE COMPANY	0.00%	139	7	\$1,171	\$1,293	\$0	\$12,282	\$12,589	973.63%
40	COMBINED INSURANCE CO OF AMERICA	1.02%	18	3,278	\$1,003,630	\$962,954	\$0	\$374,640	\$433,362	45.00%
41	COMMERCIAL TRAVELERS MUTUAL INS CO	0.01%	104	478	\$6,985	\$7,260	\$0	\$1,432	\$1,755	24.17%
42	COMMONWEALTH ANNUITY AND LIFE INS CO	0.30%	34	334	\$298,175	\$293,840	\$0	\$157,901	\$154,777	52.67%
43	CONNECTICUT GENERAL LIFE INS CO	0.23%	39	188	\$226,491	\$231,751	\$0	\$351,223	\$327,767	141.43%
44	CONSECO INSURANCE COMPANY	0.00%	117	6	\$3,003	\$2,905	\$0	\$1,811	\$1,818	62.58%
45	CONSECO LIFE INSURANCE CO	0.01%	86	31	\$14,672	-\$9,314	\$0	\$29,172	\$114,102	-1225.06%
46	CONTINENTAL ASSURANCE COMPANY	0.00%	109	28	\$4,402	\$4,402	\$0	\$70,167	-\$404,321	-9184.94%
47	CONTINENTAL CASUALTY COMPANY	0.01%	92	0	\$12,068	\$13,716	\$0	\$1,041	\$26	0.19%
48	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	66	80	\$39,140	\$42,052	\$0	\$2,159	\$2,531	6.02%
49	COUNTRY LIFE INSURANCE COMPANY	0.22%	40	274	\$221,263	\$220,322	\$0	\$32,047	\$2,422	1.10%
50	CROWN LIFE INSURANCE COMPANY	0.08%	57	80	\$82,753	\$90,419	\$0	\$268,770	\$268,770	297.25%
51	CUNA MUTUAL INSURANCE SOCIETY	0.00%	126	21	\$2,496	\$3,068	\$0	\$6,024	\$6,173	201.21%
52	EMC NATIONAL LIFE COMPANY	0.06%	63	141	\$54,770	\$54,989	\$0	\$50,621	\$49,789	90.54%
53	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.03%	74	80	\$26,491	\$26,627	\$0	\$30,797	\$102,790	386.04%
54	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	168	7	\$0	\$0	\$0	\$150,000	\$186,279	N/A
55	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	137	6	\$1,334	\$1,386	\$0	\$0	\$0	0.00%
56	FEDERATED LIFE INSURANCE COMPANY	0.54%	28	499	\$537,477	\$534,240	\$0	\$177,694	\$350,674	65.64%
57	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS CO	0.00%	110	79	\$4,172	\$4,205	\$0	\$0	\$0	0.00%
58	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.03%	68	13	\$33,975	\$33,957	\$0	\$6,289	\$3,849	11.33%
59	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	113	15	\$3,859	\$3,921	\$0	\$38,474	\$38,326	977.45%
60	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.64%	25	567	\$632,036	\$599,265	\$0	\$805,090	\$597,501	99.71%
61	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.01%	100	10	\$8,346	\$8,703	\$0	\$9,252	\$8,216	94.40%
62	GLENER LIFE INSURANCE SOCIETY	0.00%	168	7	\$0	\$0	\$0	\$0	\$0	N/A
63	GOLDEN RULE INSURANCE COMPANY	0.00%	138	6	\$1,241	\$1,273	\$0	\$0	\$0	0.00%
64	GREAT WEST LIFE ASSURANCE COMPANY	0.06%	58	114	\$63,961	\$63,752	\$0	\$87,758	\$87,465	137.20%
65	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.00%	168	0	\$0	\$0	\$0	\$79	-\$677	N/A
66	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	151	1	\$437	\$439	\$0	\$0	\$0	0.00%
67	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.73%	14	1,009	\$1,708,194	\$1,707,173	\$16,175	\$736,844	\$1,904,615	111.57%
68	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.01%	90	8	\$12,576	\$128	\$0	\$0	\$0	0.00%
69	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	129	12	\$1,905	\$1,336	\$0	\$703	\$492	36.83%
70	HARTFORD LIFE INSURANCE COMPANY	0.01%	87	4	\$14,425	\$512	\$0	\$0	\$0	0.00%
71	HCC LIFE INSURANCE COMPANY	0.09%	55	7	\$91,706	\$72,175	\$0	\$0	\$26,883	37.25%
72	HORACE MANN LIFE INSURANCE COMPANY	0.02%	77	58	\$23,752	\$23,830	\$0	\$9,176	\$9,487	39.81%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

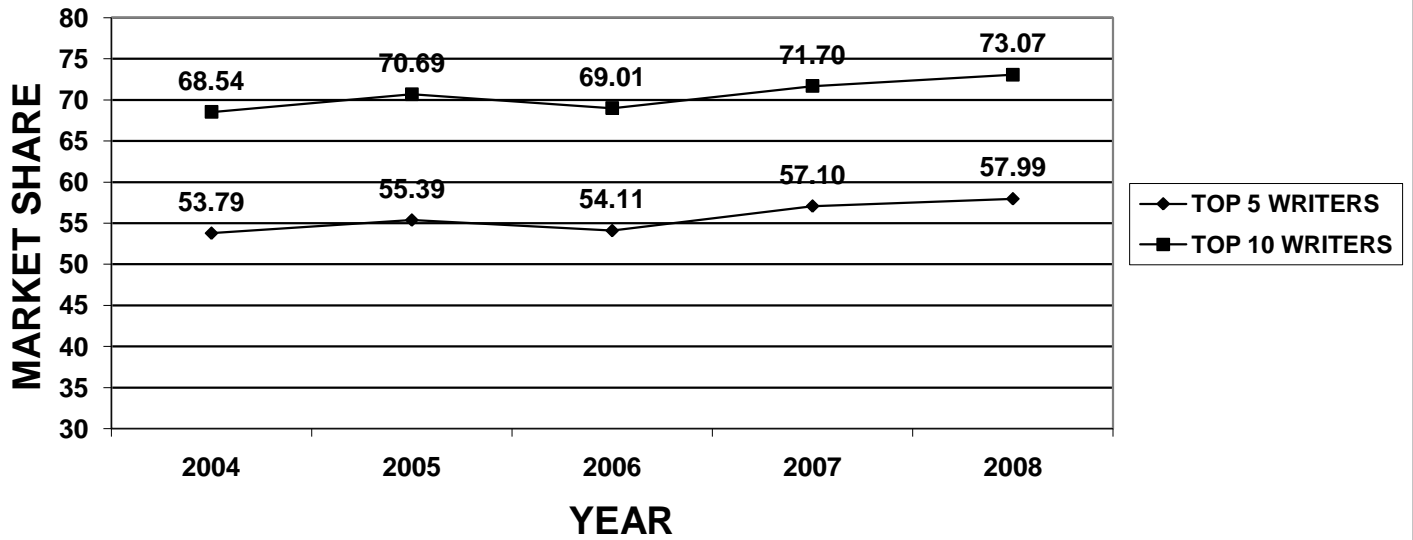
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.74%	13	4,082	\$1,718,653	\$1,618,487	\$0	\$903,518	\$961,909	59.43%
74	INDEPENDENT ORDER OF FORESTERS THE	0.00%	125	38	\$2,510	\$2,510	\$0	\$0	\$0	0.00%
75	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDEI	0.00%	115	28	\$3,265	\$3,356	\$0	\$2,400	\$2,288	68.18%
76	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	149	5	\$547	\$547	\$0	\$12,600	\$7,367	1346.80%
77	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	133	5	\$1,773	\$1,783	\$0	\$2,261	\$1,928	108.13%
78	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	103	7	\$7,826	\$7,941	\$0	\$10,108	\$8,767	110.40%
79	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	81	30	\$20,645	\$21,091	\$0	\$17,986	\$21,718	102.97%
80	JOHN HANCOCK LIFE INSURANCE COMPANY	0.12%	51	109	\$115,317	\$115,482	\$0	\$161,047	\$156,165	135.23%
81	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	164	1	\$109	\$109	\$6	\$0	\$0	0.00%
82	KANAWHA INSURANCE COMPANY	0.05%	64	133	\$46,987	\$52,297	\$0	\$38,968	\$44,241	84.60%
83	KANSAS CITY LIFE INSURANCE COMPANY	0.03%	70	61	\$31,338	\$30,351	\$0	\$30,840	\$72,776	239.78%
84	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	112	5	\$3,945	\$3,945	\$0	\$116	\$117	2.97%
85	LIBERTY LIFE INSURANCE COMPANY	0.10%	54	230	\$98,147	\$94,612	\$0	\$228,561	\$198,621	209.93%
86	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	123	1	\$2,697	\$2,697	\$0	\$0	-\$96	-3.56%
87	LIFESECURE INSURANCE COMPANY	0.00%	143	11	\$905	\$914	\$0	\$0	\$0	0.00%
88	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	144	2	\$859	\$885	\$0	\$0	\$0	0.00%
89	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.47%	29	442	\$469,366	\$468,964	\$0	\$377,004	\$285,489	60.88%
90	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	153	0	\$395	\$250	\$0	\$0	\$0	0.00%
91	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	159	3	\$177	\$177	\$0	\$0	\$0	0.00%
92	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	7.72%	4	5,737	\$7,630,088	\$7,782,726	\$250,602	\$5,274,663	\$8,707,158	111.88%
93	MEDICO INSURANCE COMPANY	0.01%	105	22	\$5,422	\$5,529	\$0	\$6,270	\$15,923	287.99%
94	MEDICO LIFE INSURANCE COMPANY	0.00%	141	3	\$1,107	\$1,139	\$0	\$0	-\$297	-26.08%
95	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	80	145	\$20,784	\$21,208	\$0	\$1,882	\$4,508	21.26%
96	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.17%	41	160	\$166,462	\$161,749	\$0	\$59,028	\$193,090	119.38%
97	METROPOLITAN LIFE INSURANCE COMPANY	3.31%	7	2,282	\$3,269,291	\$3,245,235	\$0	\$1,236,745	\$110,699	3.41%
98	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	122	15	\$2,849	\$2,914	\$0	\$7,492	\$4,127	141.63%
99	MINNESOTA LIFE INSURANCE COMPANY	0.83%	19	447	\$821,960	\$853,028	\$0	\$709,832	\$1,295,471	151.87%
100	MODERN WOODMEN OF AMERICA	0.00%	132	19	\$1,853	\$1,878	\$27	\$6,657	\$6,419	341.80%
101	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	82	198	\$18,886	\$19,539	\$0	\$4,571	\$8,226	42.10%
102	MONY LIFE INSURANCE COMPANY	0.38%	31	372	\$378,445	\$393,199	\$59,797	\$386,349	\$326,700	83.09%
103	MTL INSURANCE COMPANY	0.01%	106	5	\$5,296	\$6,181	\$0	\$0	\$0	0.00%
104	MUTUAL OF OMAHA INSURANCE COMPANY	0.59%	26	1,199	\$579,396	\$583,038	\$0	\$508,935	\$625,409	107.27%
105	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	89	35	\$12,870	\$12,869	\$0	\$4,070	\$4,070	31.63%
106	NATIONAL LIFE INSURANCE COMPANY	0.24%	37	261	\$241,446	\$269,990	\$0	\$204,235	\$245,631	90.98%
107	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.31%	33	607	\$307,288	\$309,634	\$0	\$68,117	\$75,357	24.34%
108	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	145	3	\$724	\$724	\$0	\$8,136	\$8,136	1123.76%
109	NEW ENGLAND LIFE INSURANCE COMPANY	0.17%	42	186	\$165,050	\$167,845	\$0	\$28,723	-\$211,223	-125.84%
110	NEW YORK LIFE INSURANCE COMPANY	0.68%	22	640	\$673,775	\$675,818	\$1,142	\$1,387,399	\$501,031	74.14%
111	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.00%	166	6	\$67	\$69	\$0	\$0	\$0	0.00%
112	NORTHWESTERN MUTUAL LIFE INSURANCE CO	18.07%	1	15,851	\$17,862,847	\$17,784,946	\$3,187,369	\$7,935,073	\$9,076,939	51.04%
113	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.30%	35	249	\$297,870	\$298,817	\$0	\$401,419	\$401,419	134.34%
114	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.14%	46	104	\$140,390	\$140,748	\$11,418	\$0	\$0	0.00%
115	OLD AMERICAN INSURANCE COMPANY	0.00%	135	13	\$1,504	\$1,518	\$0	\$2,400	\$1,853	122.07%
116	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	168	69	\$0	\$0	\$0	\$0	\$1,589	N/A
117	PAN-AMERICAN LIFE INSURANCE COMPANY	0.13%	48	88	\$132,956	\$131,002	\$0	\$329,034	\$301,259	229.97%
118	PAUL REVERE LIFE INSURANCE COMPANY	5.29%	5	3,419	\$5,228,170	\$5,550,952	\$0	\$5,194,592	\$5,415,910	97.57%
119	PEKIN LIFE INSURANCE COMPANY	0.00%	142	2	\$989	\$1,013	\$0	\$928	\$3,952	390.13%
120	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.13%	47	77	\$133,198	\$131,271	\$0	\$29,533	\$8,361	6.37%
121	PENNSYLVANIA LIFE INSURANCE COMPANY	0.25%	36	135	\$246,127	\$247,160	\$0	\$67,835	\$243,054	98.34%
122	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.03%	71	76	\$31,034	\$31,155	\$0	\$20,433	\$19,415	62.32%
123	PHOENIX LIFE INSURANCE COMPANY	0.12%	49	167	\$116,926	\$115,371	\$2	\$92,851	\$49,596	42.99%
124	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	128	10	\$2,013	\$1,958	\$0	\$6,360	\$10,127	517.21%
125	PRIMERICA LIFE INSURANCE COMPANY	0.00%	121	9	\$2,904	\$2,808	\$0	\$0	-\$393	-14.00%
126	PRINCIPAL LIFE INSURANCE COMPANY	3.37%	6	2,003	\$3,331,971	\$2,578,248	\$0	\$1,082,765	\$1,478,085	57.33%
127	PROFESSIONAL INSURANCE COMPANY	0.37%	32	725	\$366,842	\$361,545	\$0	\$185,053	\$204,167	56.47%
128	PROTECTIVE LIFE INSURANCE COMPANY	0.03%	72	14	\$29,908	\$30,207	\$0	\$1,862	\$1,440	4.77%
129	PROVIDENT LIFE AND ACCIDENT INS CO	11.89%	3	20,001	\$11,755,261	\$11,962,525	\$0	\$6,580,621	\$7,039,704	58.85%
130	PROVIDENT LIFE AND CASUALTY INS CO	0.16%	43	103	\$159,697	\$169,388	\$0	\$164,452	\$169,103	99.83%
131	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.04%	65	151	\$40,684	\$40,837	\$0	\$34,452	\$11,061	27.09%
132	PYRAMID LIFE INSURANCE COMPANY	0.00%	130	4	\$1,876	\$1,931	\$0	\$0	\$0	0.00%
133	REASSURE AMERICA LIFE INSURANCE COMPANY	0.83%	20	938	\$819,541	\$842,036	\$0	\$861,499	\$1,008,255	119.74%
134	RELIASTAR LIFE INSURANCE COMPANY	0.01%	101	24	\$7,952	\$7,621	\$0	\$0	-\$1,286	-16.87%
135	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	158	1	\$209	\$214	\$0	\$0	\$0	0.00%
136	RESERVE NATIONAL INSURANCE COMPANY	0.00%	140	11	\$1,162	\$1,498	\$0	\$8,379	\$10,327	689.39%
137	RIVERSOURCE LIFE INSURANCE COMPANY	1.71%	15	2,154	\$1,693,517	\$1,691,182	\$0	\$163,545	\$162,439	9.61%
138	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	119	8	\$2,959	\$2,930	\$0	\$750	\$743	25.36%
139	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	147	3	\$649	\$664	\$0	\$0	\$0	0.00%
140	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.00%	111	6	\$4,143	\$4,162	\$51	\$0	\$0	0.00%
141	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.00%	108	0	\$4,628	\$4,966	\$0	\$7,860	\$5,826	117.32%
142	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	148	4	\$634	\$754	\$0	\$570	-\$40	-5.31%
143	SETTLERS LIFE INSURANCE COMPANY	0.00%	152	1	\$434	\$434	\$0	\$0	\$0	0.00%
144	SHELTER LIFE INSURANCE COMPANY	0.16%	45	285	\$153,342	\$164,988	\$0	\$273,706	\$68,960	41.80%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

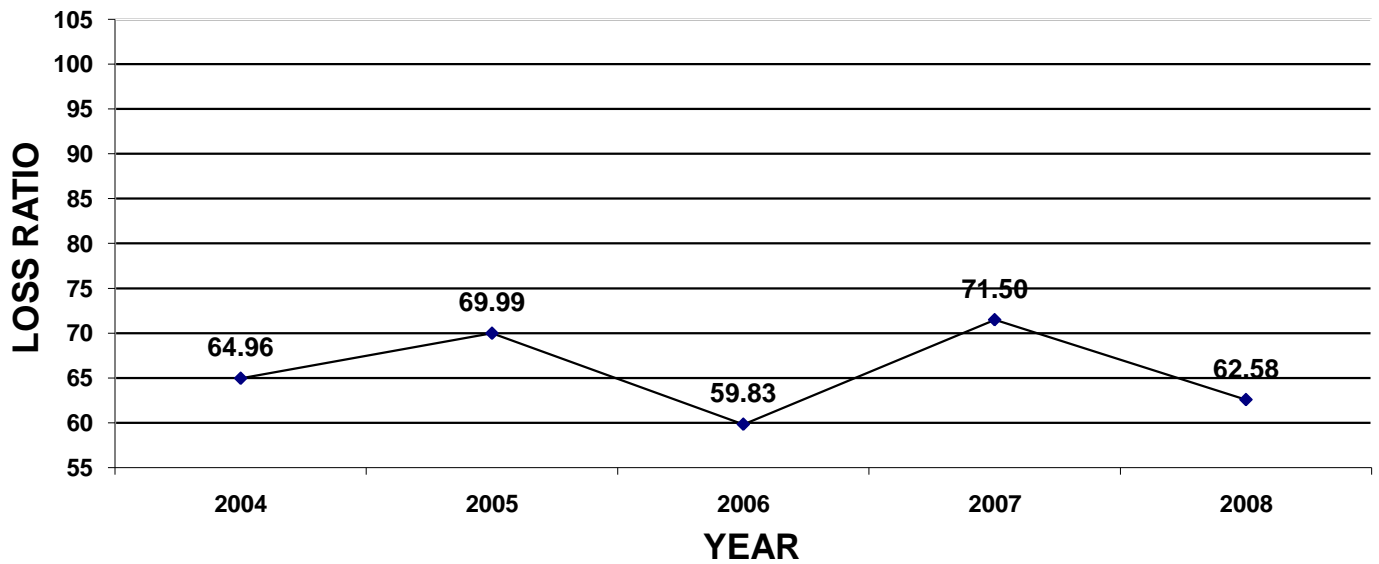
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	STANDARD INSURANCE COMPANY	2.03%	12	1,335	\$2,006,315	\$1,980,968	\$0	\$521,921	\$1,601,692	80.85%
146	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	134	17	\$1,757	\$1,683	\$0	\$3,747	\$3,572	212.24%
147	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.86%	9	7,586	\$2,825,602	\$2,822,027	\$0	\$1,349,289	\$1,196,859	42.41%
148	STATE LIFE INSURANCE COMPANY	0.01%	99	3	\$8,480	\$9,592	\$0	\$0	\$0	0.00%
149	SURETY LIFE INSURANCE COMPANY	0.00%	155	1	\$307	\$307	\$0	\$0	\$0	0.00%
150	SYMETRA LIFE INSURANCE COMPANY	0.02%	76	38	\$23,945	\$24,730	\$0	\$16,034	\$18,689	75.57%
151	THRIVENT FINANCIAL FOR LUTHERANS	1.18%	17	1,922	\$1,163,514	\$1,158,733	\$2,874	\$496,623	\$429,195	37.04%
152	TIME INSURANCE COMPANY	0.01%	88	29	\$14,094	\$14,042	\$0	\$26,674	\$29,294	208.62%
153	TRANSAMERICA LIFE INSURANCE COMPANY	0.06%	61	152	\$57,844	\$58,194	\$0	\$35,278	\$35,589	61.16%
154	TRUSTMARK INSURANCE COMPANY	0.10%	53	332	\$99,805	\$100,107	\$0	\$156,115	\$100,091	99.98%
155	UNIFIED LIFE INSURANCE COMPANY	0.01%	94	9	\$11,538	\$10,916	\$0	\$5,863	\$1,068	9.78%
156	UNIMERICA INSURANCE COMPANY	0.55%	27	2,818	\$545,029	\$498,586	\$0	\$26,973	\$35,898	7.20%
157	UNION BANKERS INSURANCE COMPANY	0.00%	157	5	\$260	\$273	\$0	\$0	\$0	0.00%
158	UNION CENTRAL LIFE INSURANCE COMPANY	1.26%	16	1,018	\$1,248,355	\$1,257,122	\$0	\$457,242	\$696,348	55.39%
159	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	167	1	\$64	\$65	\$0	\$0	\$0	0.00%
160	UNITED AMERICAN INSURANCE COMPANY	0.00%	150	4	\$545	\$545	\$0	\$0	\$0	0.00%
161	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.03%	73	515	\$29,038	\$30,311	\$0	\$6,321	\$6,602	21.78%
162	UNITED INSURANCE COMPANY OF AMERICA	0.04%	67	232	\$36,404	\$36,483	\$0	\$10,409	\$11,647	31.92%
163	UNITED LIFE INSURANCE COMPANY	0.02%	79	53	\$22,505	\$22,850	\$0	\$83,119	\$320,339	1401.92%
164	UNITED SECURITY LIFE AND HEALTH INS COMPANY	0.00%	165	1	\$106	\$106	\$0	\$0	\$0	0.00%
165	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	98	45	\$8,646	\$8,718	\$0	\$25,402	\$20,385	233.83%
166	UNUM LIFE INSURANCE COMPANY OF AMERICA	2.29%	11	2,419	\$2,267,334	\$2,424,506	\$0	\$2,597,216	\$2,973,681	122.65%
167	USAA LIFE INSURANCE COMPANY	0.09%	56	74	\$85,652	\$86,840	\$0	\$70,836	\$74,090	85.32%
168	WASHINGTON NATIONAL INSURANCE CO	0.01%	97	42	\$9,715	\$10,069	\$0	\$11,665	\$1,722	17.10%
169	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.00%	156	122	\$298	\$298	\$0	\$0	\$0	0.00%
170	WESTWARD LIFE INSURANCE COMPANY	0.00%	114	0	\$3,393	\$3,647	\$0	\$0	-\$92	-2.52%
171	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	107	3	\$4,854	\$4,858	\$0	\$0	\$0	0.00%
172	WORLD INSURANCE COMPANY	0.06%	60	25	\$59,264	\$59,814	\$0	\$7,148	\$6,871	11.49%
TOTAL		100.00%		154,304	\$98,855,646	\$99,404,881	\$3,529,493	\$54,171,917	\$62,204,792	62.58%

## MISSOURI INDIVIDUAL DISABILITY INCOME INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



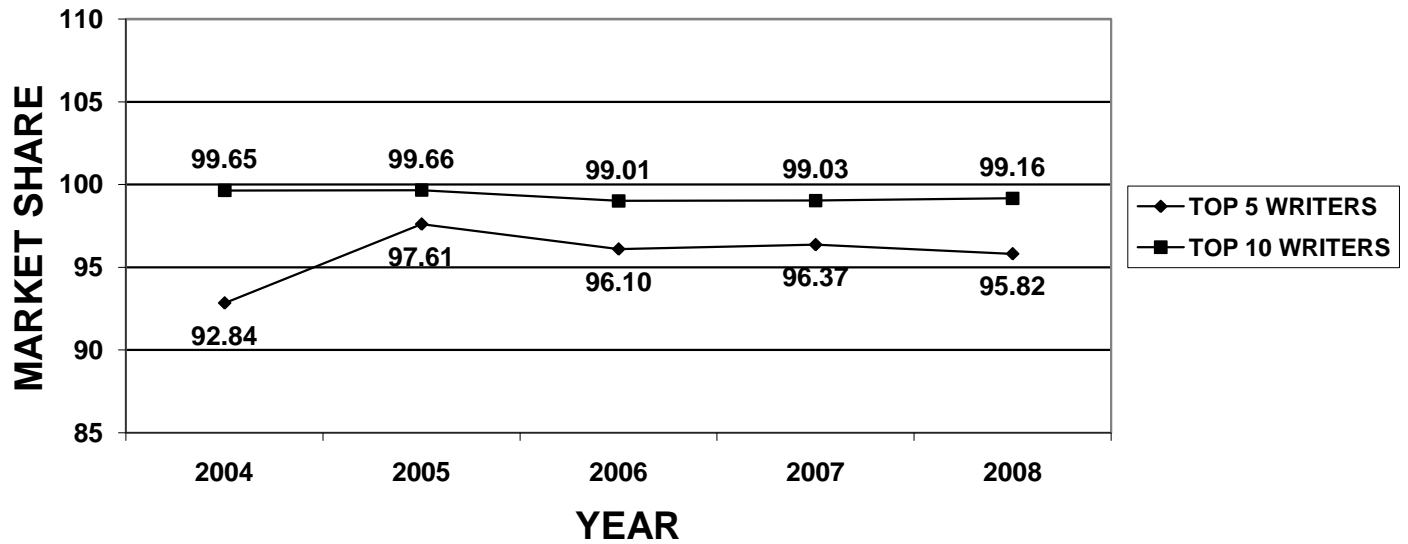


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

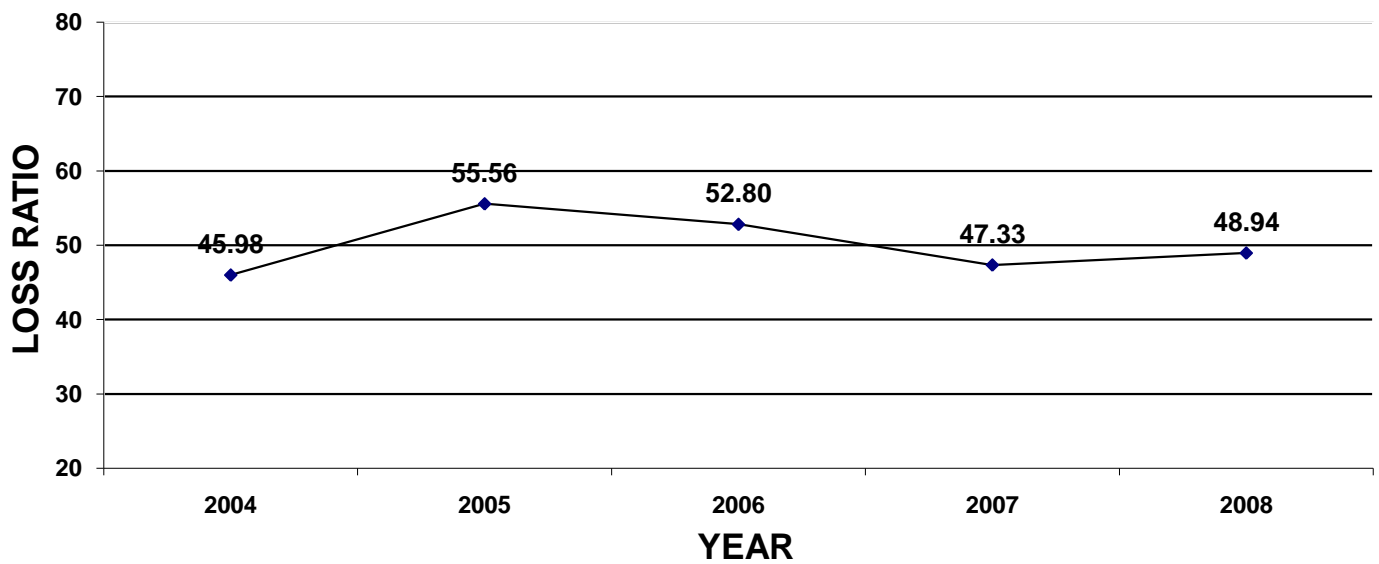
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	21.55%	3	11,803	\$3,168,447	\$3,190,081	\$0	\$996,720	\$781,531	24.50%
2	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.07%	16	37	\$9,999	\$10,312	\$0	\$4,323	\$4,229	41.01%
3	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.19%	11	31	\$27,522	\$27,662	\$0	\$17,236	\$17,253	62.37%
4	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	28.12%	2	31,652	\$4,133,346	\$4,133,346	\$0	\$2,291,522	\$2,249,271	54.42%
5	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.51%	8	121	\$74,904	\$75,111	\$0	\$32,031	\$32,783	43.65%
6	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.02%	19	7	\$3,513	\$3,597	\$0	\$1,586	\$1,356	37.70%
7	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	23	3	\$314	\$325	\$0	\$0	\$0	0.00%
8	CONTINENTAL GENERAL INSURANCE COMPANY	0.49%	9	180	\$72,703	\$75,513	\$0	\$64,357	\$59,397	78.66%
9	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	28	0	\$0	\$0	\$0	-\$57	-\$57	N/A
10	GOLDEN RULE INSURANCE COMPANY	0.16%	12	341	\$23,542	\$8,211	\$0	\$3,655	\$4,140	50.42%
11	HEALTH CARE SERVICE CORPORATION	0.00%	28	29	\$0	\$0	\$0	\$5,509	\$5,632	N/A
12	HEALTHY ALLIANCE LIFE INSURANCE CO	35.57%	1	21,759	\$5,229,601	\$5,230,944	\$0	\$2,671,574	\$2,727,747	52.15%
13	HUMANADENTAL INSURANCE COMPANY	1.69%	5	924	\$248,314	\$248,314	\$0	\$119,879	\$121,865	49.08%
14	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.03%	17	9	\$4,707	\$4,735	\$0	\$4,244	\$3,621	76.47%
15	JOHN ALDEN LIFE INSURANCE COMPANY	0.07%	15	74	\$10,233	\$9,866	\$0	\$2,188	\$2,067	20.95%
16	KANAWHA INSURANCE COMPANY	0.03%	18	22	\$4,693	\$5,223	\$0	\$10,933	\$12,412	237.64%
17	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.08%	14	117	\$12,241	\$10,012	\$0	\$1,305	\$2,261	22.58%
18	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	25	1	\$202	\$181	\$0	\$0	\$0	0.00%
19	MUTUAL OF OMAHA INSURANCE COMPANY	0.13%	13	93	\$19,486	\$19,854	\$0	\$11,353	\$14,893	75.01%
20	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	24	11	\$224	\$224	\$0	\$0	\$0	0.00%
21	NATIONAL STATES INSURANCE COMPANY	0.01%	22	3	\$1,791	\$1,796	\$0	\$3,126	\$2,996	166.82%
22	PENNSYLVANIA LIFE INSURANCE COMPANY	0.28%	10	156	\$41,239	\$41,412	\$0	\$10,877	\$11,699	28.25%
23	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	26	1	\$159	\$175	\$0	\$30	\$297	169.71%
24	PYRAMID LIFE INSURANCE COMPANY	0.02%	21	9	\$2,296	\$2,363	\$0	\$1,786	\$1,801	76.22%
25	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	1.09%	6	402	\$160,614	\$160,614	\$0	\$43,991	\$45,867	28.56%
26	TIME INSURANCE COMPANY	0.96%	7	951	\$141,736	\$138,097	\$0	\$19,174	\$18,697	13.54%
27	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	27	20	\$31	\$31	\$0	\$88	\$90	290.32%
28	UNIFIED LIFE INSURANCE COMPANY	8.88%	4	2,333	\$1,305,869	\$1,305,869	\$0	\$1,044,695	\$1,044,695	80.00%
29	UNION SECURITY INSURANCE COMPANY	0.00%	28	0	\$0	\$0	\$0	-\$926	-\$926	N/A
30	WORLD INSURANCE COMPANY	0.02%	20	94	\$2,690	\$2,715	\$0	\$33,095	\$31,812	1171.71%
TOTAL		100.00%		71,183	\$14,700,416	\$14,706,583	\$0	\$7,394,294	\$7,197,429	48.94%

## MISSOURI INDIVIDUAL DENTAL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

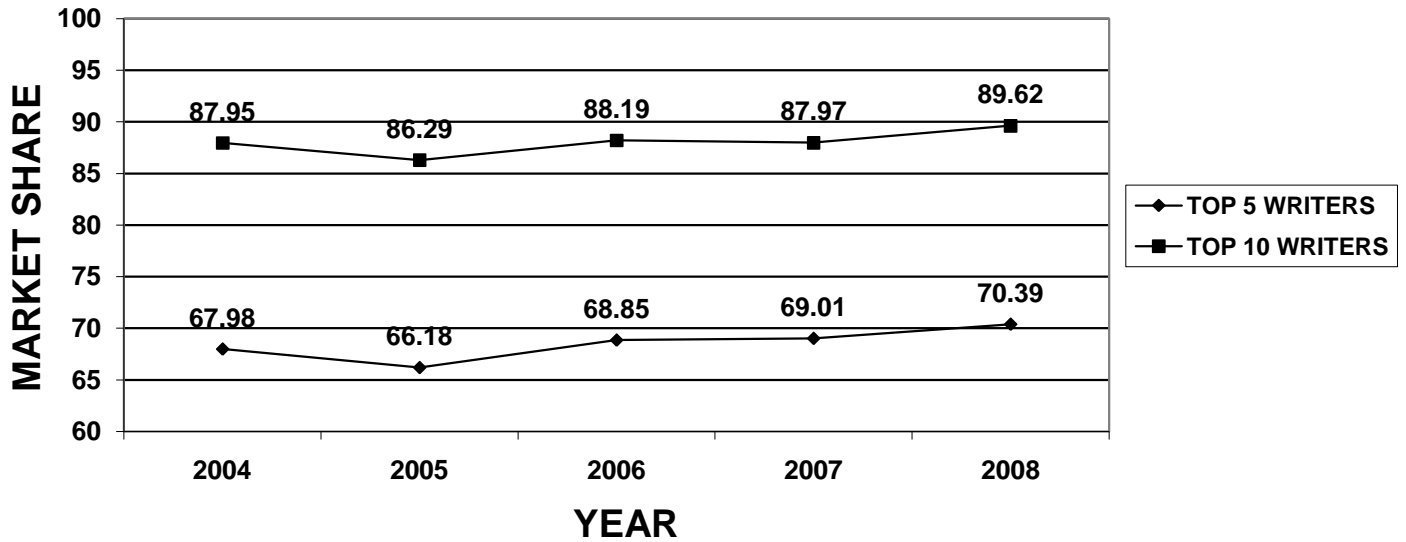
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	23.37%	2	53,075	\$8,232,105	\$8,396,150	\$0	\$3,929,574	\$4,082,416	48.62%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01%	76	17	\$2,147	\$2,883	\$0	\$76	\$76	2.64%
3	AMERICAN FIDELITY ASSURANCE COMPANY	2.93%	9	2,951	\$1,031,422	\$1,058,174	\$0	\$240,516	\$303,549	28.69%
4	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.13%	32	2,705	\$45,903	\$46,781	\$0	\$13,387	\$13,671	29.22%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.81%	12	711	\$285,738	\$283,341	\$0	\$97,450	\$92,328	32.59%
6	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.46%	17	486	\$163,341	\$163,341	\$0	\$76,742	\$76,742	46.98%
7	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	88	7	\$499	\$94	\$0	\$0	\$0	0.00%
8	AMERICAN INCOME LIFE INSURANCE CO	0.14%	30	308	\$49,233	\$44,776	\$0	\$23,580	\$7,090	15.83%
9	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	106	0	\$44	\$45	\$0	\$0	\$0	0.00%
10	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.01%	70	4	\$3,164	\$3,263	\$0	\$9,000	\$8,804	269.81%
11	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	110	0	-\$52	\$0	\$0	\$0	\$0	N/A
12	AMERICAN REPUBLIC INSURANCE COMPANY	0.42%	20	258	\$146,668	\$149,344	\$0	\$10,412	\$245	0.16%
13	ARCH INSURANCE COMPANY	-0.87%	110	51	-\$305,406	-\$288,326	\$0	-\$125,182	-\$203,748	70.67%
14	ASSURTY LIFE INSURANCE COMPANY	0.46%	18	286	\$161,497	\$160,364	\$0	\$16,354	\$15,613	9.74%
15	ATLANTA LIFE INSURANCE COMPANY	0.01%	62	149	\$4,902	\$5,513	\$0	\$1,061	\$650	11.79%
16	BANKERS FIDELITY LIFE INSURANCE CO	0.03%	59	13	\$9,929	\$9,365	\$0	\$0	-\$537	-5.73%
17	BANKERS LIFE AND CASUALTY COMPANY	9.06%	3	4	\$3,189,807	\$3,220,919	\$986	\$1,531,768	\$1,712,904	53.18%
18	CATHOLIC KNIGHTS	0.00%	81	47	\$1,531	\$1,595	\$0	\$300	\$349	21.88%
19	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	91	2	\$432	\$442	\$0	\$0	\$0	0.00%
20	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	103	2	\$96	\$96	\$0	\$93	\$0	0.00%
21	CENTRAL UNITED LIFE INSURANCE COMPANY	0.06%	42	83	\$19,390	\$19,176	\$0	\$15,087	\$14,508	75.66%
22	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.04%	51	48	\$13,122	\$13,092	\$0	\$12,127	\$10,536	80.48%
23	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	97	1	\$252	\$252	\$0	\$5,040	\$0	0.00%
24	CITIZENS SECURITY LIFE INS CO	0.00%	99	4	\$228	\$228	\$0	\$0	\$0	0.00%
25	COLONIAL LIFE & ACCIDENT INS CO	3.12%	8	4,964	\$1,098,641	\$1,105,051	\$0	\$442,001	\$404,128	36.57%
26	COMBINED INSURANCE CO OF AMERICA	6.88%	6	24,290	\$2,424,009	\$2,305,810	\$0	\$875,753	\$752,263	32.62%
27	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	0.01%	69	17	\$3,199	\$3,325	\$0	\$0	\$0	0.00%
28	CONSECO INSURANCE COMPANY	0.15%	28	134	\$52,830	\$51,109	\$0	\$31,867	\$31,982	62.58%
29	CONSECO LIFE INSURANCE CO	0.01%	77	16	\$1,935	\$1,359	\$0	\$3,826	\$14,966	1101.25%
30	CONSTITUTION LIFE INSURANCE COMPANY	0.08%	36	79	\$27,398	\$28,345	\$0	\$2,931	\$2,850	10.05%
31	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	63	12	\$4,779	\$4,790	\$0	\$2,279	\$2,352	49.10%
32	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	2.35%	11	1,368	\$826,453	\$818,019	\$0	\$340,737	\$335,279	40.99%
33	EQUITABLE LIFE & CASUALTY INSURANCE CO	2.91%	10	1,090	\$1,025,453	\$1,214,570	\$0	\$617,620	\$668,864	55.07%
34	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	100	1	\$215	\$215	\$0	\$0	\$0	0.00%
35	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	93	15	\$394	\$414	\$0	\$0	\$0	0.00%
36	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.03%	58	40	\$10,458	\$10,905	\$0	\$10,116	\$8,983	82.38%
37	GERBER LIFE INSURANCE COMPANY	0.03%	57	76	\$10,656	\$10,984	\$0	\$8,762	\$8,954	81.52%
38	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.13%	31	280	\$47,481	\$50,453	\$0	\$120,616	\$169,852	336.65%
39	GOLDEN RULE INSURANCE COMPANY	0.00%	87	3	\$636	\$635	\$0	\$0	\$0	0.00%
40	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	107	2	\$41	\$46	\$0	\$1	\$0	0.00%
41	GUARANTEE TRUST LIFE INSURANCE CO	0.52%	16	549	\$183,301	\$184,059	\$0	\$35,212	\$38,217	20.76%
42	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.04%	48	21	\$14,378	\$14,793	\$153	\$15,849	\$6,458	43.66%
43	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	86	3	\$749	\$334	\$0	\$176	\$122	36.53%
44	HORACE MANN LIFE INSURANCE COMPANY	0.00%	96	0	\$260	\$260	\$0	\$0	\$0	0.00%
45	INVESTORS LIFE INS CO OF NORTH AMERICA	0.01%	75	3	\$2,215	\$2,177	\$0	\$20,178	\$14,955	686.95%
46	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	85	5	\$872	\$885	\$0	\$1,127	\$977	110.40%
47	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	94	1	\$342	\$341	\$0	\$0	\$0	0.00%
48	KANAWHA INSURANCE COMPANY	0.05%	43	104	\$18,294	\$20,361	\$0	\$2,918	\$3,313	16.27%
49	KANSAS CITY LIFE INSURANCE COMPANY	0.03%	55	8	\$11,512	\$11,260	\$0	\$107	-\$401	-3.56%
50	LIBERTY LIFE INSURANCE COMPANY	0.00%	90	1	\$458	\$437	\$0	\$0	\$0	0.00%
51	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.04%	50	92	\$14,052	\$14,050	\$0	\$8,023	\$7,119	50.67%
52	LIFESECURE INSURANCE COMPANY	0.00%	83	2	\$1,180	\$1,192	\$0	\$0	\$0	0.00%
53	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.07%	38	34	\$25,430	\$24,728	\$0	\$0	\$0	0.00%
54	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	79	3	\$1,812	\$1,812	\$0	\$0	-\$15	-0.83%
55	MARKEL INSURANCE COMPANY	0.32%	21	4,558	\$113,958	\$137,940	\$0	\$67,613	-\$33,703	-24.43%
56	MEDICO INSURANCE COMPANY	0.03%	56	59	\$10,671	\$7,918	\$0	\$1,100	\$1,695	21.41%
57	MEDICO LIFE INSURANCE COMPANY	0.01%	67	6	\$4,062	\$4,070	\$0	\$460	\$573	14.08%
58	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.16%	27	1,623	\$56,296	\$55,347	\$0	\$20,255	\$45,344	81.93%
59	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	80	472	\$1,763	\$78,390	\$0	\$16,750	\$14,082	17.96%
60	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.00%	95	3	\$285	\$287	\$0	\$65	\$0	0.00%
61	MONUMENTAL LIFE INSURANCE COMPANY	0.17%	26	680	\$59,626	\$60,330	\$0	\$14,559	\$14,807	24.54%
62	MONY LIFE INSURANCE COMPANY	0.00%	89	17	\$463	\$481	\$73	\$0	\$0	0.00%
63	MUTUAL OF OMAHA INSURANCE COMPANY	0.18%	24	467	\$62,555	\$64,055	\$0	\$18,522	-\$8,172	-12.76%
64	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	104	1	\$85	\$88	\$0	\$0	\$0	0.00%
65	NATIONAL STATES INSURANCE COMPANY	0.53%	15	392	\$188,110	\$366,737	\$0	\$159,674	\$104,961	28.62%
66	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.02%	61	18	\$6,112	\$6,159	\$0	\$200	\$221	3.59%
67	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.45%	19	100	\$157,927	\$151,787	\$0	\$43,547	\$61,397	40.45%
68	NEW YORK LIFE INSURANCE COMPANY	0.03%	52	45	\$12,193	\$12,146	\$0	\$9,200	\$9,065	74.63%
69	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	102	2	\$162	\$162	\$0	\$0	\$0	0.00%
70	OLD AMERICAN INSURANCE COMPANY	0.05%	45	255	\$16,590	\$17,165	\$0	\$8,938	\$8,716	50.78%
71	OLD SURETY LIFE INSURANCE COMPANY	0.01%	66	10	\$4,152	\$4,119	\$0	\$6,907	\$6,825	165.70%
72	PAUL REVERE LIFE INSURANCE COMPANY	0.01%	72	28	\$2,931	\$2,931	\$0	\$9,546	\$8,246	281.34%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

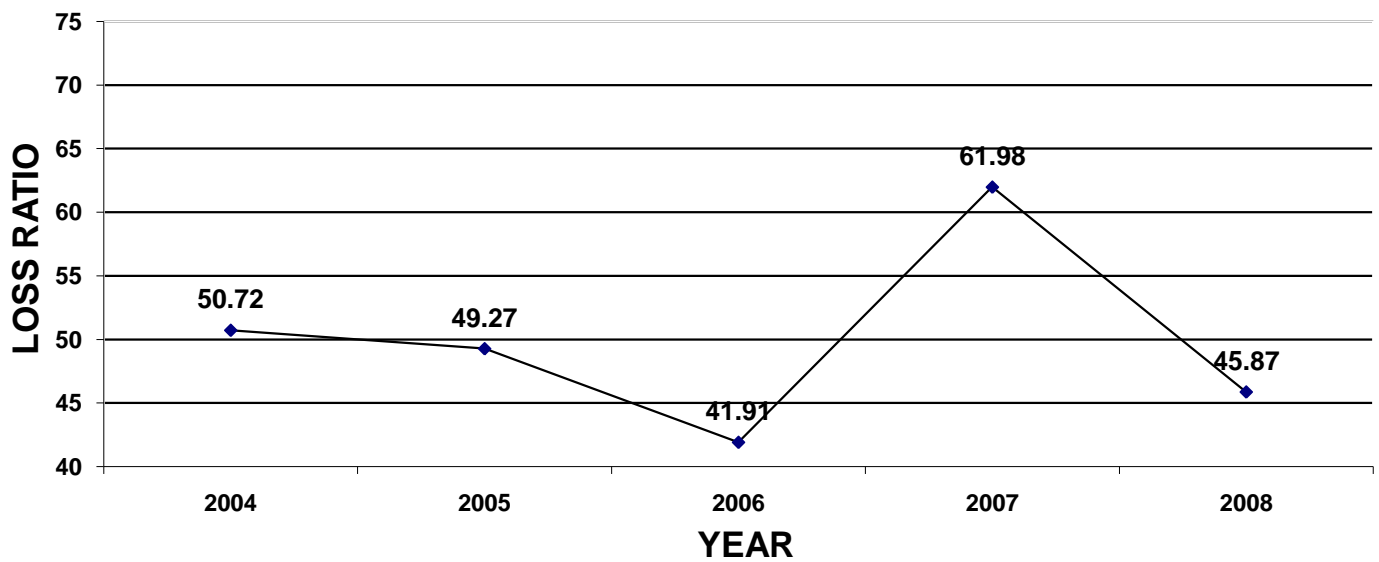
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	PENNSYLVANIA LIFE INSURANCE COMPANY	0.77%	13	257	\$269,693	\$270,827	\$0	\$68,337	\$69,007	25.48%
74	PERICO LIFE INSURANCE COMPANY	0.01%	68	41	\$3,726	\$3,933	\$0	\$0	-\$38,497	-978.82%
75	PHYSICIANS MUTUAL INSURANCE COMPANY	7.13%	4	8,328	\$2,511,195	\$2,564,966	\$0	\$1,590,772	\$1,439,204	56.11%
76	PRIMERICA LIFE INSURANCE COMPANY	0.01%	73	7	\$2,903	\$3,088	\$0	\$0	\$390	12.63%
77	PROFESSIONAL INSURANCE COMPANY	0.08%	37	97	\$26,766	\$26,379	\$0	\$14,183	\$15,648	59.32%
78	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	100	3	\$215	\$215	\$0	\$267	\$267	124.19%
79	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.05%	46	64	\$16,064	\$16,484	\$0	\$2,574	\$2,647	16.06%
80	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.01%	71	50	\$2,941	\$3,026	\$0	\$672	\$761	25.15%
81	PYRAMID LIFE INSURANCE COMPANY	0.01%	74	36	\$2,708	\$2,786	\$0	\$388	\$391	14.03%
82	REASSURE AMERICA LIFE INSURANCE COMPANY	0.05%	44	69	\$17,008	\$17,016	\$0	\$2,535	\$2,535	14.90%
83	RELIABLE LIFE INSURANCE COMPANY	0.06%	40	438	\$22,564	\$22,590	\$0	\$13,494	\$13,125	58.10%
84	RESERVE NATIONAL INSURANCE COMPANY	3.38%	7	1,753	\$1,191,694	\$1,275,366	\$0	\$698,515	\$663,108	51.99%
85	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	109	1	\$21	\$0	\$0	\$0	\$0	N/A
86	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	105	1	\$52	\$53	\$0	\$0	\$0	0.00%
87	SHELTER LIFE INSURANCE COMPANY	0.01%	78	6	\$1,846	\$1,801	\$0	\$0	-\$200	-11.10%
88	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	98	68	\$232	\$232	\$0	\$0	\$0	0.00%
89	SONS OF NORWAY	0.00%	108	1	\$37	\$39	\$0	\$0	\$0	0.00%
90	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.11%	34	284	\$39,166	\$38,606	\$0	\$9,657	-\$2,764	-7.16%
91	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	7.00%	5	14,955	\$2,463,925	\$2,464,343	\$922	\$1,659,000	\$1,795,717	72.87%
92	STERLING INVESTORS LIFE INSURANCE COMPANY	0.30%	22	112	\$106,424	\$108,177	\$0	\$0	\$0	0.00%
93	STONEBRIDGE LIFE INSURANCE COMPANY	0.21%	23	553	\$72,723	\$76,136	\$0	\$65,305	\$66,520	87.37%
94	THRIVENT FINANCIAL FOR LUTHERANS	0.03%	53	148	\$12,004	\$12,541	\$3,512	\$1,400	\$1,323	10.55%
95	TIME INSURANCE COMPANY	0.02%	60	33	\$8,081	\$8,279	\$0	\$2,854	\$2,401	29.00%
96	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	92	3	\$398	\$624	\$0	\$41	-\$85	-13.62%
97	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	84	3	\$946	\$952	\$0	\$295	\$312	32.77%
98	TRUSTMARK INSURANCE COMPANY	0.04%	47	20	\$15,121	\$15,165	\$0	\$390	\$250	1.65%
99	UNIFIED LIFE INSURANCE COMPANY	0.04%	49	26	\$14,173	\$13,576	\$0	\$137	\$114	0.84%
100	UNION BANKERS INSURANCE COMPANY	0.00%	82	15	\$1,380	\$1,447	\$0	\$1,434	\$1,355	93.64%
101	UNION FIDELITY LIFE INSURANCE COMPANY	0.03%	54	48	\$11,777	\$11,943	\$0	\$398	\$304	2.55%
102	UNITED AMERICAN INSURANCE COMPANY	23.84%	1	4,708	\$8,397,804	\$8,496,034	\$0	\$4,257,761	\$3,605,850	42.44%
103	UNITED INSURANCE COMPANY OF AMERICA	0.10%	35	217	\$33,803	\$33,925	\$0	\$11,267	\$12,606	37.16%
104	UNITED NATIONAL LIFE INS CO OF AMERICA	0.15%	29	67	\$51,827	\$49,631	\$0	\$9,508	\$9,874	19.89%
105	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.12%	33	28	\$42,004	\$41,019	\$0	\$690	\$12,159	29.64%
106	UNITED TEACHER ASSOCIATES INSURANCE CO	0.01%	65	10	\$4,192	\$4,182	\$0	\$800	\$777	18.58%
107	USAA LIFE INSURANCE COMPANY	0.01%	64	12	\$4,419	\$4,472	\$0	\$0	\$0	0.00%
108	USABLE LIFE	0.58%	14	514	\$205,001	\$205,001	\$0	\$65,255	\$0	0.00%
109	WASHINGTON NATIONAL INSURANCE CO	0.17%	25	175	\$59,753	\$61,935	\$0	\$71,758	\$10,592	17.10%
110	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.07%	39	23	\$25,010	\$25,010	\$0	\$0	\$0	0.00%
111	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.06%	41	51	\$20,544	\$20,561	\$2,940	\$9,878	\$9,860	47.95%
TOTAL		100.00%		136,386	\$35,223,506	\$36,046,099	\$8,586	\$17,334,385	\$16,536,022	45.87%

## MISSOURI INDIVIDUAL LIMITED BENEFIT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



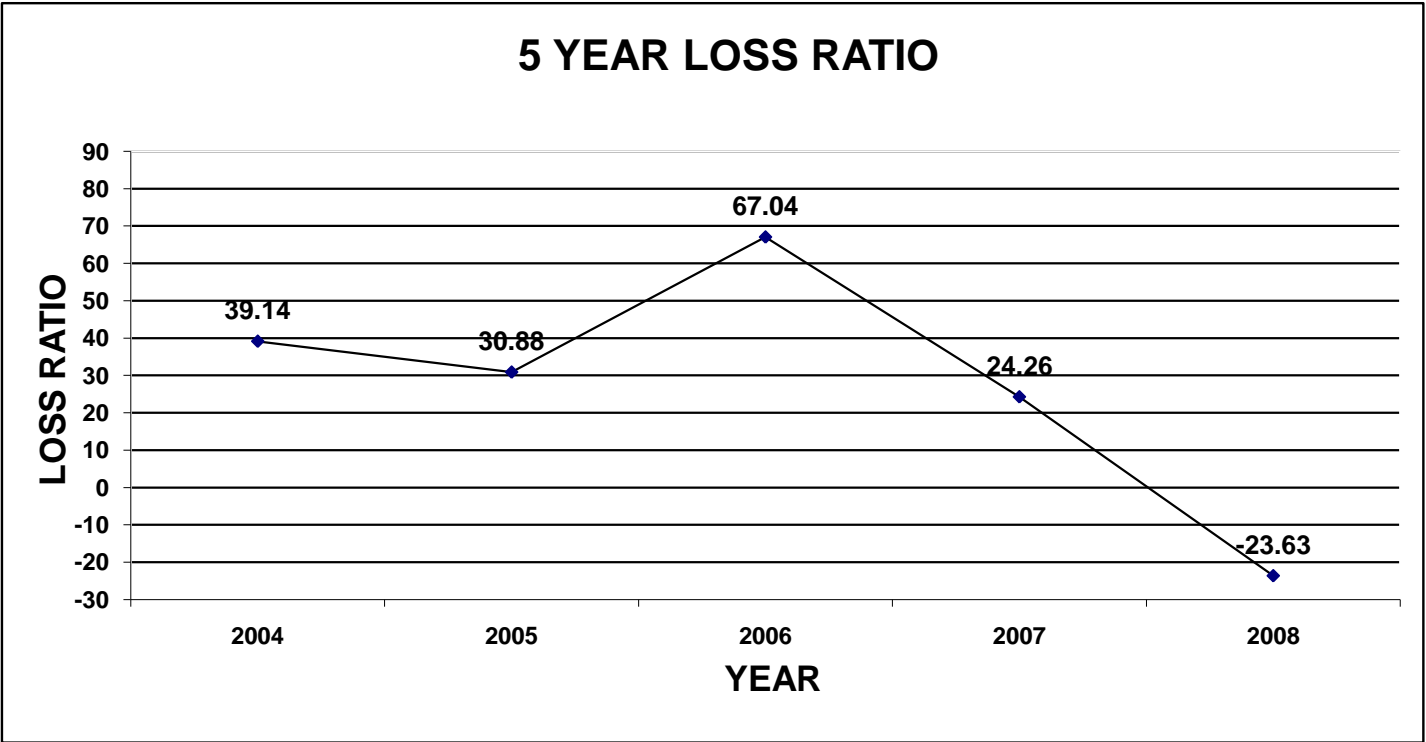
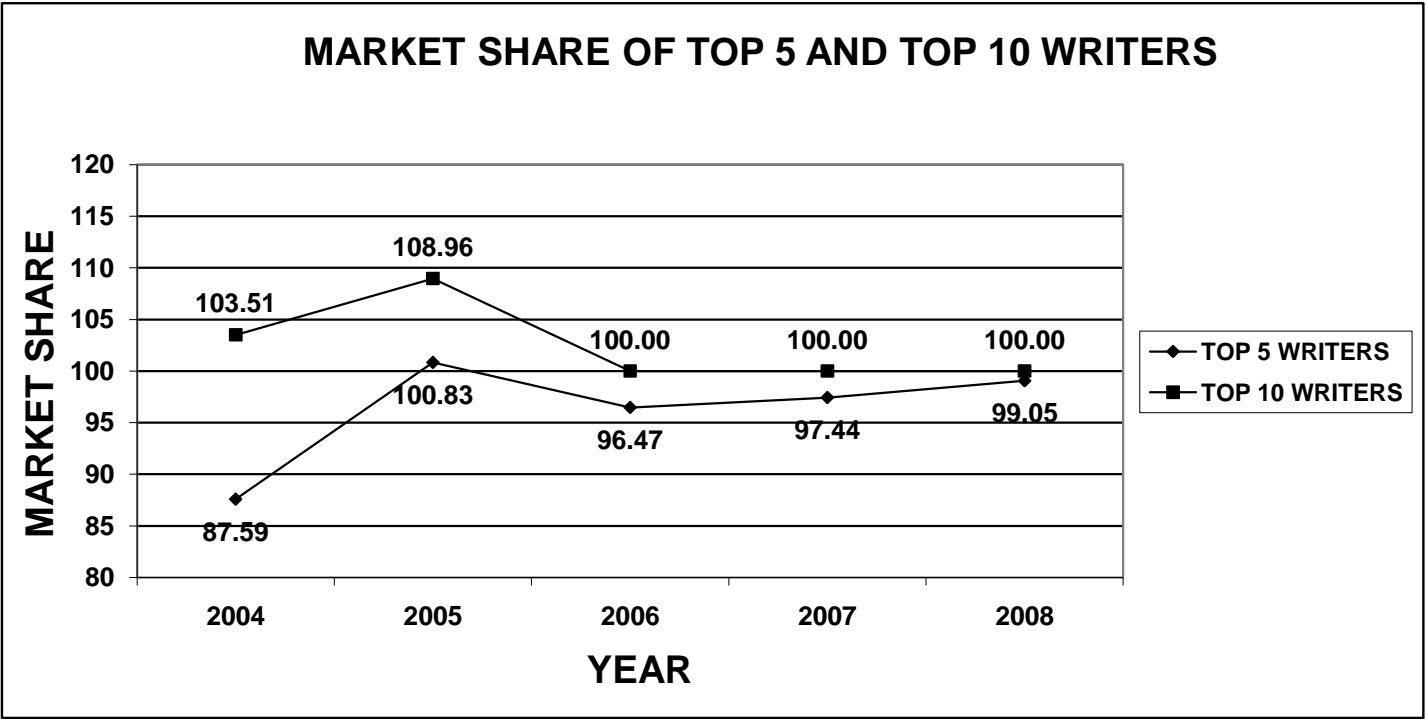
### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPANY	17.48%	3	2,439	\$186,052	\$145,822	\$0	\$36,899	\$38,225	26.21%
2	AMERICAN NATIONAL INSURANCE COMPANY	35.99%	1	2,883	\$383,145	\$37,282	\$0	\$211,111	\$78,287	209.99%
3	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	7	1	\$0	\$147	\$0	\$0	-\$1	-0.68%
4	BANKERS LIFE INSURANCE COMPANY	0.00%	7	0	\$0	\$60	\$0	\$0	-\$16	-26.67%
5	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	-0.56%	7	51	-\$5,992	\$8,777	\$0	\$57,246	\$15,297	174.29%
6	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	2.09%	5	329	\$22,276	\$59,526	\$0	\$53,373	\$47,921	80.50%
7	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	7	0	\$0	\$53	\$0	\$0	\$0	0.00%
8	LINCOLN BENEFIT LIFE COMPANY	0.00%	7	0	\$0	\$17	\$0	\$0	-\$1	-5.88%
9	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	7	2	\$0	\$362	\$0	\$0	\$0	0.00%
10	PROTECTIVE LIFE INSURANCE COMPANY	10.83%	4	1,184	\$115,330	\$215,211	\$0	\$171,110	-\$457,353	-212.51%
11	SHELTER LIFE INSURANCE COMPANY	1.51%	6	120	\$16,069	\$24,849	\$0	\$20,161	\$2,704	10.88%
12	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	32.66%	2	1,482	\$347,686	\$196,325	\$0	\$80,185	\$112,252	57.18%
13	TOTAL	100.00%		8,491	\$1,064,566	\$688,431	\$0	\$630,085	-\$162,685	-23.63%

MISSOURI INDIVIDUAL SHORT TERM CREDIT DISABILITY INSURANCE



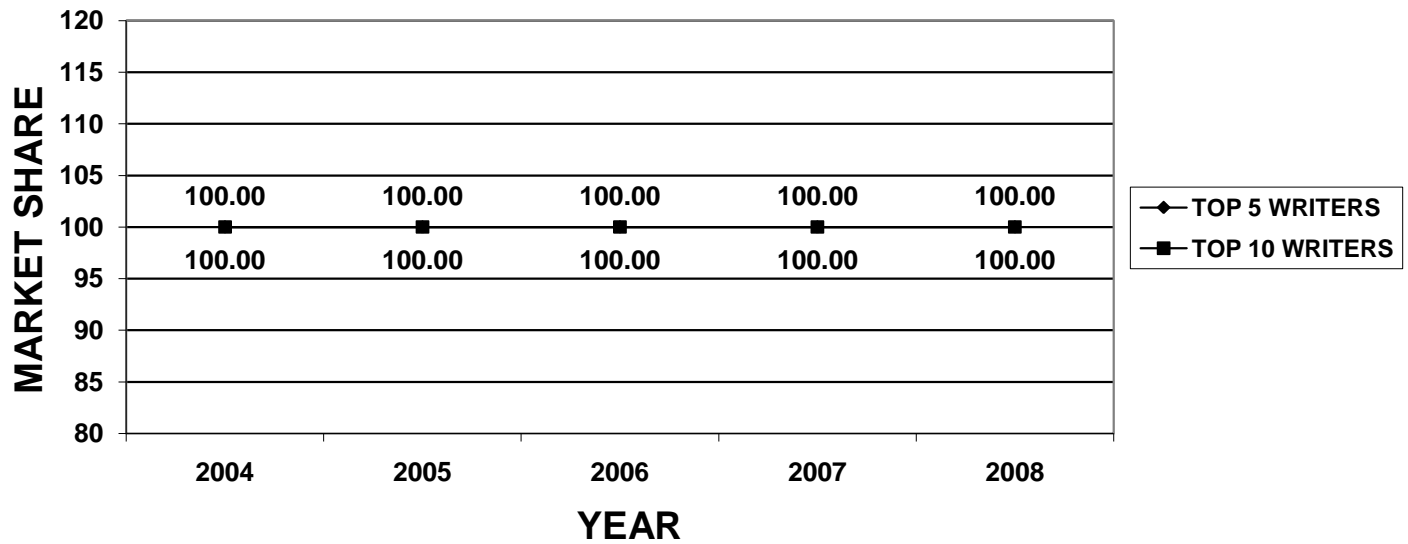
**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS COMPANY OF FLORIDA	100.00%	1	59	\$3,525	\$3,585	\$0	\$0	\$2,758	76.93%
	TOTAL	100.00%		59	\$3,525	\$3,585	\$0	\$0	\$2,758	76.93%

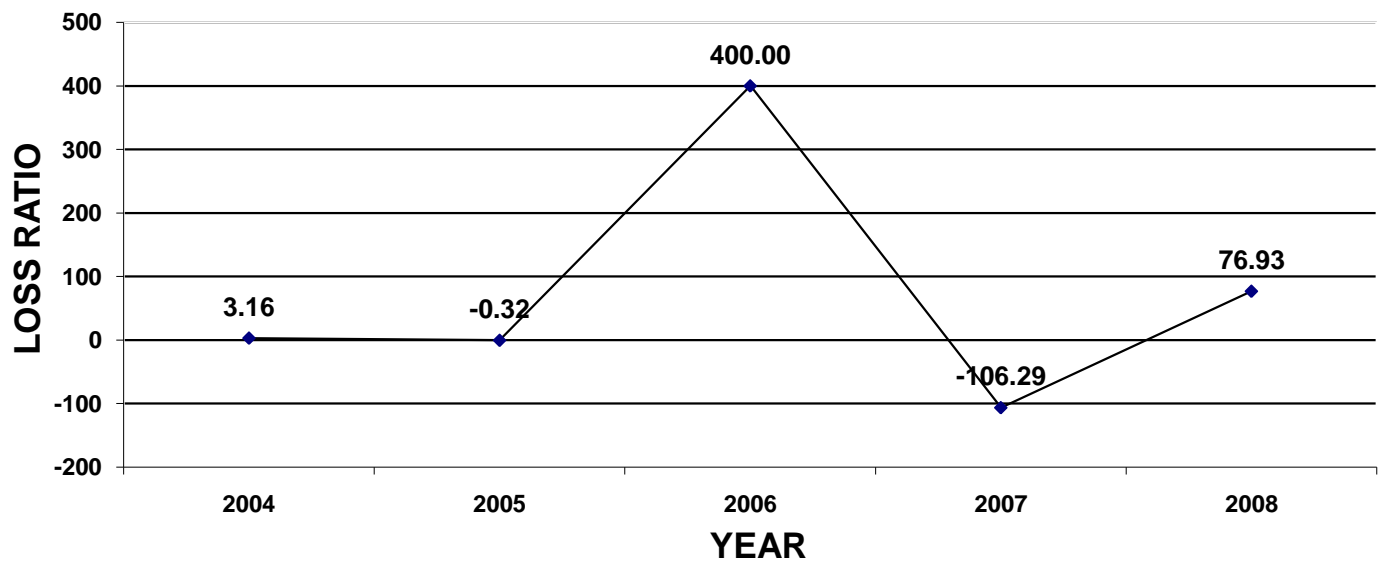


## MISSOURI INDIVIDUAL LONG TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICARE PART D**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	3.23%	9	6,212	\$9,782,646	\$9,813,520	\$0	\$8,738,506	\$8,922,630	90.92%
2	ANTHEM INSURANCE COMPANIES INC	12.65%	3	64,986	\$38,305,942	\$34,331,663	\$0	\$38,271,712	\$38,382,680	111.80%
3	COVENTRY HEALTH AND LIFE INSURANCE CO	5.26%	5	18,739	\$15,936,973	\$15,936,973	\$0	\$15,454,355	\$15,681,599	98.40%
4	ENVISION INSURANCE COMPANY	0.21%	14	3,787	\$629,655	\$629,655	\$0	\$888,777	\$777,224	123.44%
5	FIRST HEALTH LIFE & HEALTH INSURANCE CO	15.09%	2	51,358	\$45,714,950	\$45,968,916	\$0	\$48,919,280	\$50,028,093	108.83%
6	HEALTH NET LIFE INSURANCE COMPANY	1.81%	11	55,659	\$5,470,581	\$5,470,581	\$0	\$4,922,069	\$4,925,032	90.03%
7	HUMANA INSURANCE COMPANY	37.44%	1	100,901	\$113,410,895	\$115,885,616	\$0	\$109,924,250	\$110,544,239	95.39%
8	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	2.10%	10	4,372	\$6,369,986	\$6,369,986	\$0	\$4,356,138	\$4,666,009	73.25%
9	MERCY HEALTH PLANS	8.24%	4	2,607	\$24,951,286	\$24,951,286	\$0	\$20,777,533	\$19,596,962	78.54%
10	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.02%	15	0	\$60,874	\$60,874	\$0	-\$756,829	-\$1,307,602	-2148.05%
11	SILVERSCRIPT INSURANCE COMPANY	4.42%	6	11,107	\$13,396,148	\$15,045,307	\$0	\$13,345,352	\$15,069,311	100.16%
12	STERLING LIFE INSURANCE COMPANY	0.38%	13	566	\$1,150,224	\$1,042,524	\$0	\$859,010	\$884,052	84.80%
13	UNICARE LIFE & HEALTH INSURANCE COMPANY	3.97%	8	5,603	\$12,019,235	\$11,365,821	\$0	\$6,632,933	\$6,809,492	59.91%
14	UNITED AMERICAN INSURANCE COMPANY	1.11%	12	2,525	\$3,356,022	\$3,419,023	\$0	\$3,026,741	\$2,831,447	82.81%
15	WELLCARE PRESCRIPTION INSURANCE INC	4.08%	7	10,849	\$12,356,072	\$12,356,072	\$0	\$10,965,726	\$10,193,694	82.50%
TOTAL		100.00%		339,271	\$302,911,489	\$302,647,817	\$0	\$286,325,553	\$288,004,862	95.16%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	1.97%	2	881	\$10,208,140	\$10,231,189	\$0	\$6,274,542	\$6,571,179	64.23%
2	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	0	3	\$6,437	\$6,427	\$0	\$241	\$237	3.69%
3	COVENTRY HEALTH AND LIFE INSURANCE CO	19.31%	19	12,542	\$99,952,316	\$99,952,316	\$0	\$75,016,309	\$82,327,236	82.37%
4	FIRST HEALTH LIFE & HEALTH INSURANCE CO	5.04%	5	3,180	\$26,063,316	\$26,369,547	\$0	\$22,607,128	\$25,474,215	96.60%
5	HEALTHY ALLIANCE LIFE INSURANCE CO	6.05%	6	4,673	\$31,314,511	\$31,314,511	\$0	\$20,357,019	\$23,031,874	73.55%
6	HUMANA INSURANCE COMPANY	40.78%	41	27,637	\$211,100,443	\$215,706,831	\$0	\$173,331,550	\$174,309,165	80.81%
7	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.47%	0	255	\$2,413,287	\$2,394,108	\$0	\$1,797,543	\$2,117,525	88.45%
8	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.02%	0	0	\$82,342	-\$130,760	\$0	\$950,683	-\$497,622	380.56%
9	PENNSYLVANIA LIFE INSURANCE COMPANY	14.56%	15	72,159	\$75,375,658	\$71,985,792	\$0	\$76,347,106	\$67,373,826	93.59%
10	PYRAMID LIFE INSURANCE COMPANY	5.28%	5	3,071	\$27,320,355	\$27,342,793	\$0	\$22,817,858	\$21,595,201	78.98%
11	STERLING LIFE INSURANCE COMPANY	1.38%	1	920	\$7,140,248	\$7,102,075	\$0	\$6,554,753	\$6,113,901	86.09%
12	WELLCARE HEALTH INSURANCE OF ARIZONA INC	5.14%	5	2,731	\$26,617,095	\$26,617,095	\$0	\$20,165,278	\$20,425,182	76.74%
TOTAL		100.00%		128,052	\$517,594,148	\$518,891,924	\$0	\$426,220,010	\$428,841,919	82.65%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.02%	135	862	\$389,027	\$387,649	\$0	\$155,105	\$162,668	41.96%
2	ACACIA LIFE INSURANCE CO	0.00%	298	3	\$327	\$327	\$30	\$78	\$78	23.85%
3	ADMIRAL LIFE INS COMPANY OF AMERICA	0.41%	40	6,710	\$8,239,253	\$8,119,049	\$0	\$4,163,712	\$5,412,101	66.66%
4	AETNA LIFE INSURANCE COMPANY	1.18%	16	9,785	\$23,407,277	\$23,898,433	\$0	\$16,703,732	\$17,549,908	73.44%
5	AIG LIFE INSURANCE COMPANY	0.03%	126	246	\$527,088	\$524,135	\$0	\$212,027	\$289,320	55.20%
6	AIG PREMIER INSURANCE COMPANY	0.00%	297	1	\$331	\$331	\$0	\$283	\$363	109.67%
7	ALLIANZ LIFE INS CO OF NORTH AMERICA	0.27%	50	3,333	\$5,330,188	\$5,379,781	\$0	\$594,453	\$606,279	11.27%
8	ALLSTATE LIFE INSURANCE COMPANY	0.00%	246	7	\$4,633	\$4,625	\$0	\$0	\$2,726	58.94%
9	ALLSTATE LIFE INSURANCE CO OF NY	0.00%	263	0	\$2,901	\$2,963	\$0	\$100	\$149	5.03%
10	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	319	0	\$0	\$0	\$0	\$0	-\$168,685	N/A
11	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	255	60	\$3,525	\$3,592	\$0	\$0	\$2,758	76.78%
12	AMERICAN BANKERS LIFE ASSUR OF FL	0.01%	166	14,398	\$155,360	\$155,542	\$0	\$0	-\$713	-0.46%
13	AMERICAN CASUALTY CO OF READING PA	0.00%	311	0	\$78	\$78	\$0	\$0	\$0	0.00%
14	AMERICAN COMMUNITY MUTUAL INS CO	0.00%	204	11	\$42,328	\$42,314	\$0	\$56	\$93	0.22%
15	AMERICAN CONTINENTAL INSURANCE CO	0.13%	72	3,751	\$2,547,343	\$2,225,161	\$0	\$526,646	\$716,664	32.21%
16	AMERICAN FAMILY LIFE ASSURANCE CO OF	4.23%	5	432,752	\$84,335,691	\$85,560,835	\$0	\$38,547,834	\$39,497,262	46.16%
17	AMERICAN FAMILY MUTUAL INSURANCE CC	1.39%	12	10,978	\$27,779,437	\$26,816,945	\$0	\$19,289,783	\$12,205,123	45.51%
18	AMERICAN FEDERATED LIFE INS COMPANY	0.01%	158	2,439	\$186,052	\$145,822	\$0	\$36,899	\$38,225	26.21%
19	AMERICAN FIDELITY ASSURANCE CO	0.18%	63	8,475	\$3,593,410	\$3,663,767	\$0	\$1,684,014	\$2,136,141	58.30%
20	AMERICAN GENERAL LIFE AND ACCIDENT I	0.07%	94	10,142	\$1,396,956	\$1,426,203	\$0	\$615,274	\$617,906	43.33%
21	AMERICAN GENERAL LIFE INSURANCE CO	0.04%	112	1,771	\$765,323	\$750,900	\$0	\$488,538	\$480,534	63.99%
22	AMERICAN HARDWARE MUTUAL INS CO	0.00%	306	2	\$138	\$1,646	\$0	\$3,758	\$3,326	202.07%
23	AMERICAN HEALTH AND LIFE INS CO	0.00%	289	18	\$841	\$829	\$0	\$1,670	\$1,670	201.45%
24	AMERICAN HERITAGE LIFE INSURANCE CO	0.25%	53	18,176	\$4,887,812	\$4,912,057	\$0	\$3,474,714	\$3,915,462	79.71%
25	AMERICAN HOME ASSURANCE COMPANY	0.00%	235	30	\$9,531	\$9,893	\$0	\$0	-\$420	-4.25%
26	AMERICAN HOME LIFE INSURANCE CO	0.00%	281	28	\$1,219	\$858	\$0	\$0	\$0	0.00%
27	AMERICAN INCOME LIFE INSURANCE CO	0.06%	99	15,991	\$1,245,996	\$1,243,158	\$0	\$246,183	\$71,037	5.71%
28	AMERICAN INTERNATIONAL LIFE ASSUR OF	0.00%	310	0	\$84	\$85	\$0	\$0	\$0	0.00%
29	AMERICAN MEDICAL SECURITY LIFE INS CO	0.00%	216	1	\$20,622	\$20,611	\$0	\$28,608	\$27,978	135.74%
30	AMERICAN NATIONAL INSURANCE CO	0.04%	113	4,468	\$754,134	\$406,804	\$0	\$782,277	\$632,825	155.56%
31	AMERICAN NATIONAL LIFE INS CO OF TEXA	0.01%	171	18	\$131,947	\$129,330	\$0	\$50,240	\$40,679	31.45%
32	AMERICAN NETWORK INSURANCE CO	0.00%	229	16	\$12,423	\$12,462	\$0	\$56,864	\$82,959	665.70%
33	AMERICAN PIONEER LIFE INSURANCE CO	0.22%	57	1,582	\$4,430,002	\$4,568,476	\$0	\$3,901,129	\$3,816,000	83.53%
34	AMERICAN PROGRESSIVE LIFE AND HEALTH	0.00%	219	13	\$17,144	\$17,428	\$0	\$11,143	\$11,424	65.55%
35	AMERICAN PUBLIC LIFE INSURANCE CO	0.02%	138	486	\$377,887	\$378,269	\$0	\$129,019	\$134,471	35.55%
36	AMERICAN REPUBLIC CORP INS COMPANY	0.01%	147	451	\$282,530	\$242,057	\$0	\$109,065	\$146,862	60.67%
37	AMERICAN REPUBLIC INSURANCE CO	0.48%	36	5,589	\$9,546,173	\$9,799,987	\$0	\$7,915,678	\$7,462,007	76.14%
38	AMERICAN SENTINEL INSURANCE CO	0.00%	276	2	\$1,870	\$1,870	\$0	\$0	-\$35	-1.87%
39	AMERICAN SPECIALTY HEALTH INS CO	0.00%	319	1	\$0	\$147	\$0	\$0	-\$1	-0.68%
40	AMERICAN STATES INSURANCE COMPANY	0.00%	240	24	\$7,382	\$210,476	\$0	\$18,667	-\$29,484	-14.01%
41	AMERICAN UNDERWRITERS LIFE INS CO	0.00%	232	23	\$11,279	\$9,409	\$0	\$1,744	\$1,744	18.54%
42	AMERICAN UNITED LIFE INSURANCE CO	0.00%	212	22	\$23,678	\$25,056	\$0	\$79,432	\$115,041	459.14%
43	AMERICO FINANCIAL LIFE AND ANNUITY INS	0.00%	270	21	\$2,275	\$2,299	\$0	\$0	\$0	0.00%
44	AMERITAS LIFE INSURANCE CORP	0.00%	260	4	\$3,186	\$3,259	\$0	\$0	\$0	0.00%
45	AMEX ASSURANCE COMPANY	0.00%	319	1	\$0	\$5	\$0	\$0	\$0	0.00%
46	ANTHEM INSURANCE COMPANIES INC	1.92%	10	64,986	\$38,305,942	\$34,331,663	\$0	\$38,271,712	\$38,382,680	111.80%
47	ANTHEM LIFE INSURANCE COMPANY	0.00%	304	1	\$170	\$164	\$0	\$0	\$0	0.00%
48	ARCH INSURANCE COMPANY	-0.02%	319	51	-\$305,406	-\$288,326	\$0	-\$125,182	-\$203,748	70.67%
49	ASSURED LIFE ASSOCIATION	0.00%	318	1	\$12	\$12	\$0	\$0	\$0	0.00%
50	ASSURITY LIFE INSURANCE COMPANY	0.05%	104	1,820	\$1,013,207	\$979,295	\$0	\$395,919	\$573,127	58.52%
51	ATLANTA LIFE INSURANCE COMPANY	0.00%	244	149	\$4,902	\$5,513	\$0	\$1,061	\$650	11.79%
52	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	227	236	\$12,702	\$13,288	\$0	\$700	\$552	4.15%
53	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	150	243	\$249,480	\$244,871	\$0	\$111,335	-\$125,845	-51.39%
54	AVIVA LIFE AND ANNUITY COMPANY	0.00%	200	95	\$56,117	\$56,340	\$0	\$158,649	\$117,145	207.93%
55	AXA EQUITABLE LIFE INSURANCE CO	0.04%	115	494	\$718,710	\$717,287	\$0	\$1,374,982	\$1,381,850	192.65%
56	BALTIMORE LIFE INSURANCE CO THE	0.00%	315	5	\$30	\$30	\$0	\$0	\$0	0.00%
57	BANKERS FIDELITY LIFE INSURANCE CO	0.02%	134	534	\$397,991	\$375,373	\$0	\$238,242	\$241,791	64.41%
58	BANKERS LIFE AND CASUALTY COMPANY	1.93%	9	21,843	\$38,496,503	\$39,037,913	\$986	\$23,607,258	\$28,263,836	72.40%
59	BANKERS LIFE INSURANCE COMPANY	0.00%	319	0	\$0	\$60	\$0	\$0	-\$16	-26.67%
60	BANNER LIFE INSURANCE COMPANY	0.00%	305	0	\$150	\$150	\$0	\$0	\$0	0.00%
61	BERKSHIRE LIFE INS CO OF AMERICA	0.15%	66	1,421	\$3,028,572	\$2,933,700	\$0	\$107,345	\$1,223,538	41.71%
62	BLUE CROSS AND BLUE SHIELD OF KANSAS	6.14%	4	90,497	\$122,210,180	\$122,210,180	\$0	\$101,084,193	\$100,462,062	82.20%
63	BOSTON MUTUAL LIFE INSURANCE CO	0.00%	191	407	\$81,180	\$75,891	\$0	\$22,650	\$59,535	78.45%
64	BROKERS NATIONAL LIFE ASSURANCE CO	0.00%	182	219	\$93,593	\$93,760	\$0	\$32,031	\$32,783	34.96%
65	CANADA LIFE ASSURANCE COMPANY	0.00%	222	13	\$14,823	\$14,823	\$0	\$12,496	\$12,496	84.30%
66	CATHOLIC KNIGHTS	0.00%	278	47	\$1,531	\$1,595	\$0	\$300	\$349	21.88%
67	CATHOLIC ORDER OF FORESTERS	0.00%	220	97	\$16,105	\$11,567	\$0	\$0	\$0	0.00%
68	CELTIC INSURANCE COMPANY	0.07%	95	468	\$1,382,556	\$1,360,655	\$0	\$765,270	\$742,977	54.60%
69	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.00%	301	0	\$253	\$253	\$0	\$654	\$304	120.16%
70	CENTRAL RESERVE LIFE INSURANCE CO	0.04%	108	312	\$812,207	\$831,609	\$0	\$616,721	\$597,895	71.90%
71	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	231	23	\$11,907	\$11,898	\$0	\$1,521	\$867	7.29%
72	CENTRAL STATES HEALTH & LIFE CO OF ON	0.03%	122	304	\$589,285	\$619,144	\$0	\$635,560	\$612,611	98.94%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	CENTRAL STATES INDEMNITY CO OF OMAH	0.00%	197	367	\$61,391	\$61,268	\$0	\$14,078	\$8,728	14.25%
74	CENTRAL UNITED LIFE INSURANCE CO	0.11%	77	2,296	\$2,254,555	\$2,229,663	\$0	\$1,754,205	\$1,686,930	75.66%
75	CENTRE LIFE INSURANCE COMPANY	0.01%	153	209	\$232,792	\$240,077	\$0	\$72,845	\$15,552	6.48%
76	CHEROKEE NATIONAL LIFE INS CO	0.00%	214	329	\$22,276	\$59,526	\$0	\$53,373	\$47,921	80.50%
77	CHESAPEAKE LIFE INSURANCE COMPANY	0.00%	226	48	\$13,122	\$13,092	\$0	\$12,127	\$10,536	80.48%
78	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.89%	22	8,330	\$17,631,874	\$17,639,012	\$0	\$13,760,337	\$13,836,642	78.44%
79	CICA LIFE INSURANCE CO OF AMERICA	0.00%	280	4	\$1,293	\$1,293	\$0	\$5,040	\$0	0.00%
80	CINCINNATI LIFE INSURANCE COMPANY	0.00%	193	73	\$66,389	\$68,225	\$0	\$24,735	\$5,402	7.92%
81	CITIZENS SECURITY LIFE INS CO	0.00%	295	5	\$444	\$444	\$0	\$0	\$0	0.00%
82	CLARENDON NATIONAL INSURANCE CO	0.00%	319	0	\$0	\$0	\$0	\$14,100	-\$48,046	N/A
83	COLONIAL LIFE & ACCIDENT INS CO	0.54%	35	31,260	\$10,802,500	\$10,863,788	\$0	\$4,358,525	\$4,308,262	39.66%
84	COLONIAL PENN LIFE INSURANCE CO	0.02%	142	166	\$313,719	\$332,438	\$0	\$295,408	\$301,034	90.55%
85	COLORADO BANKERS LIFE INS CO	0.00%	236	23	\$9,107	\$8,998	\$0	\$0	\$0	0.00%
86	COLUMBUS LIFE INSURANCE COMPANY	0.00%	283	7	\$1,171	\$1,293	\$0	\$12,282	\$12,589	973.63%
87	COMBINED INSURANCE CO OF AMERICA	0.88%	23	88,239	\$17,536,290	\$16,938,809	\$0	\$8,135,498	\$3,561,278	21.02%
88	COMMERCIAL TRAVELERS MUTUAL INS CO	0.00%	225	510	\$13,511	\$14,043	\$0	\$1,432	\$1,755	12.50%
89	COMMONWEALTH ANNUITY AND LIFE INS	0.01%	144	334	\$298,175	\$293,840	\$0	\$157,901	\$154,777	52.67%
90	COMMUNITY HEALTH PLAN INSURANCE CO	0.12%	76	1,224	\$2,368,837	\$2,368,837	\$0	\$1,579,081	\$1,593,200	67.26%
91	CONNECTICUT GENERAL LIFE INS CO	0.01%	154	188	\$226,491	\$231,751	\$0	\$351,223	\$327,767	141.43%
92	CONSECO HEALTH INSURANCE COMPANY	0.65%	29	18,625	\$12,866,554	\$12,894,692	\$0	\$7,251,263	\$6,897,427	53.49%
93	CONSECO INSURANCE COMPANY	0.10%	80	1,646	\$2,033,212	\$1,967,011	\$0	\$1,226,445	\$1,230,879	62.58%
94	CONSECO LIFE INSURANCE CO	0.01%	175	1,110	\$116,569	\$88,948	\$0	\$230,586	\$901,906	1013.97%
95	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	177	135	\$109,759	\$113,551	\$0	\$60,549	\$59,875	52.73%
96	CONTINENTAL ASSURANCE COMPANY	0.00%	247	41	\$4,588	\$4,588	\$0	\$70,167	-\$404,321	-8812.58%
97	CONTINENTAL CASUALTY COMPANY	0.35%	42	4,802	\$7,039,919	-\$355,443	\$0	\$4,210,899	\$5,461,990	-1536.67%
98	CONTINENTAL GENERAL INSURANCE CO	0.13%	71	1,494	\$2,587,253	\$2,626,634	\$0	\$2,440,341	\$2,252,236	85.75%
99	CONTINENTAL LIFE INS CO OF BRENTWOOD	1.08%	18	11,574	\$21,507,196	\$21,219,375	\$0	\$17,329,027	\$16,969,916	79.97%
100	COUNTRY LIFE INSURANCE COMPANY	0.03%	118	520	\$693,845	\$680,718	\$0	\$356,818	\$418,777	61.52%
101	COVENTRY HEALTH AND LIFE INS CO	6.53%	3	39,700	\$130,020,017	\$130,020,017	\$0	\$99,635,623	\$107,041,425	82.33%
102	COX HEALTH SYSTEMS INSURANCE CO	0.27%	49	4,947	\$5,443,935	\$5,443,935	\$0	\$4,253,818	\$4,244,942	77.98%
103	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	287	60	\$917	\$1,040	\$0	\$840	\$840	80.77%
104	CROWN LIFE INSURANCE COMPANY	0.00%	188	80	\$82,753	\$90,419	\$0	\$268,770	\$268,770	297.25%
105	CSA FRATERNAL LIFE	0.00%	265	7	\$2,600	\$2,502	\$0	\$466	\$1,055	42.17%
106	CUNA MUTUAL INSURANCE SOCIETY	0.04%	110	753	\$768,862	\$739,698	\$0	\$6,024	\$2,288	0.31%
107	DELOS INSURANCE COMPANY	0.14%	67	97,639	\$2,875,054	\$3,203,600	\$0	\$2,669,115	\$2,564,827	80.06%
108	EMC NATIONAL LIFE COMPANY	0.05%	103	1,556	\$1,044,402	\$1,048,182	\$0	\$687,909	\$676,554	64.55%
109	ENVISION INSURANCE COMPANY	0.03%	121	3,787	\$629,655	\$629,655	\$0	\$888,777	\$777,224	123.44%
110	EQUITABLE LIFE & CASUALTY INS CO	0.72%	27	8,370	\$14,253,126	\$15,571,813	\$0	\$9,276,983	\$10,141,272	65.13%
111	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	293	0	\$574	\$574	\$0	-\$800	-\$9,610	-1674.22%
112	FAMILY BENEFIT LIFE INSURANCE CO	0.00%	252	251	\$3,960	\$3,960	\$0	\$0	\$0	0.00%
113	FAMILY HERITAGE LIFE INS CO OF AMERICA	0.07%	92	4,447	\$1,423,393	\$1,418,254	\$0	\$306,498	\$321,020	22.63%
114	FARM BUREAU LIFE INS CO OF MISSOURI	0.00%	209	80	\$26,491	\$26,627	\$0	\$30,797	\$102,790	386.04%
115	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	296	25	\$375	\$375	\$0	\$0	\$0	0.00%
116	FARMERS NEW WORLD LIFE INS CO	0.02%	133	1,706	\$405,277	\$404,131	\$0	\$230,120	\$285,777	70.71%
117	FEDERAL INSURANCE COMPANY	0.00%	234	67	\$9,676	\$9,419	\$0	\$0	\$368	3.91%
118	FEDERAL LIFE INSURANCE COMPANY (MUT)	0.00%	267	116	\$2,489	\$1,857	\$0	\$0	\$0	0.00%
119	FEDERATED LIFE INSURANCE COMPANY	0.03%	124	499	\$537,477	\$534,240	\$0	\$177,694	\$350,674	65.64%
120	FIDELITY LIFE ASSOCIATION A LEGAL RESE	0.00%	249	79	\$4,172	\$4,205	\$0	\$0	\$0	0.00%
121	FIDELITY SECURITY LIFE INSURANCE COMP	0.00%	206	13	\$33,975	\$33,957	\$0	\$10,072	\$7,929	23.35%
122	FIREMANS FUND INSURANCE COMPANY	0.00%	319	0	\$0	\$0	\$0	\$0	\$184,602	N/A
123	FIRST ALLAMERICA FINANCIAL LIFE INS CO	0.00%	251	16	\$4,074	\$4,136	\$0	\$38,474	\$38,326	926.64%
124	FIRST HEALTH LIFE & HEALTH INS CO	3.60%	7	54,593	\$71,778,454	\$72,338,651	\$0	\$71,526,408	\$75,502,308	104.37%
125	FREEDOM LIFE INSURANCE CO OF AMERICA	0.01%	163	337	\$161,148	\$162,424	\$0	\$123,002	\$129,366	79.65%
126	GENERAL AMERICAN LIFE INSURANCE CO	0.04%	117	626	\$704,773	\$674,607	\$0	\$821,414	\$617,259	91.50%
127	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	319	0	\$0	\$53	\$0	\$0	\$0	0.00%
128	GENWORTH LIFE AND ANNUITY INS CO	0.18%	62	1,790	\$3,613,675	\$3,768,360	\$0	\$2,821,379	\$2,505,317	66.48%
129	GENWORTH LIFE INSURANCE COMPANY	1.75%	11	22,714	\$34,757,731	\$34,405,410	\$0	\$20,180,195	\$23,895,924	69.45%
130	GERBER LIFE INSURANCE COMPANY	0.01%	159	2,061	\$177,586	\$177,613	\$0	\$69,419	\$81,810	46.06%
131	GLENER LIFE INSURANCE SOCIETY	0.00%	319	7	\$0	\$0	\$0	\$0	\$0	N/A
132	GLOBE LIFE AND ACCIDENT INS COMPANY	0.08%	87	5,179	\$1,638,121	\$1,640,678	\$0	\$1,174,702	\$1,661,029	101.24%
133	GOLDEN RULE INSURANCE COMPANY	0.16%	65	2,122	\$3,215,680	\$3,208,051	\$0	\$2,256,131	\$2,296,457	71.58%
134	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	285	8	\$1,004	\$986	\$0	\$0	-\$21	-2.13%
135	GREAT AMERICAN LIFE INSURANCE CO	0.06%	101	1,053	\$1,103,944	\$1,044,794	\$0	\$131,878	\$171,831	16.45%
136	GREAT SOUTHERN LIFE INSURANCE CO	0.00%	272	19	\$2,032	\$2,081	\$0	\$0	\$0	0.00%
137	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	195	114	\$63,961	\$63,752	\$0	\$87,758	\$87,465	137.20%
138	GREAT-WEST LIFE & ANNUITY INS CO	0.00%	319	0	\$0	\$0	\$0	\$79	-\$677	N/A
139	GUARANTEE TRUST LIFE INSURANCE CO	0.24%	54	6,432	\$4,847,620	\$4,887,687	\$0	\$1,715,131	\$1,833,576	37.51%
140	GUARANTY INCOME LIFE INSURANCE CO	0.00%	208	32	\$29,920	\$29,931	\$0	\$1,492	\$2,050	6.85%
141	GUARDIAN LIFE INS CO OF AMERICA	0.09%	84	1,040	\$1,767,260	\$1,766,654	\$16,328	\$772,017	\$1,930,061	109.25%
142	HARTFORD LIFE AND ACCIDENT INS CO	0.00%	228	8	\$12,576	\$128	\$0	\$0	\$0	0.00%
143	HARTFORD LIFE AND ANNUITY INS CO	0.00%	217	168	\$18,578	\$18,708	\$0	\$9,840	\$6,882	36.79%
144	HARTFORD LIFE INSURANCE COMPANY	0.00%	223	4	\$14,425	\$512	\$0	\$0	\$0	0.00%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	HCC LIFE INSURANCE COMPANY	0.00%	183	7	\$91,706	\$72,175	\$0	\$0	\$26,883	37.25%
146	HEALTH CARE SERVICE CORPORATION	0.08%	89	810	\$1,567,552	\$1,567,552	\$0	\$1,353,024	\$1,395,526	89.03%
147	HEALTH NET LIFE INSURANCE COMPANY	0.27%	48	55,659	\$5,470,581	\$5,470,581	\$0	\$4,922,069	\$4,925,032	90.03%
148	HEALTHY ALLIANCE LIFE INSURANCE CO	16.13%	2	151,238	\$321,264,795	\$323,693,648	\$0	\$224,050,552	\$232,199,761	71.73%
149	HORACE MANN LIFE INSURANCE COMPANY	0.00%	207	79	\$31,178	\$31,267	\$0	\$25,463	\$24,261	77.59%
150	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	319	18	\$0	\$156	\$0	\$0	\$0	0.00%
151	HUMANA INSURANCE COMPANY	16.82%	1	133,647	\$335,077,409	\$342,106,091	\$0	\$289,769,293	\$292,108,873	85.39%
152	HUMANADENTAL INSURANCE COMPANY	0.01%	151	924	\$248,314	\$248,314	\$0	\$119,879	\$121,865	49.08%
153	IDEALIFE INSURANCE COMPANY	0.01%	172	47	\$128,515	\$132,642	\$0	\$111,809	\$110,320	83.17%
154	ILLINOIS MUTUAL LIFE INSURANCE CO	0.09%	83	4,120	\$1,773,310	\$1,672,094	\$0	\$973,514	\$1,149,492	68.75%
155	IMERICA LIFE AND HEALTH INSURANCE CO	0.00%	218	12	\$17,296	\$17,296	\$0	\$144	\$291	1.68%
156	INDEPENDENT ORDER OF FORESTERS THE	0.00%	266	38	\$2,510	\$2,510	\$0	\$0	\$0	0.00%
157	INDIVIDUAL ASSURANCE CO LIFE HEALTH &	0.00%	259	28	\$3,265	\$3,356	\$0	\$2,400	\$2,288	68.18%
158	ING LIFE INSURANCE AND ANNUITY CO	0.00%	275	1	\$1,876	\$1,868	\$0	\$829	\$826	44.22%
159	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	221	152	\$15,391	\$15,571	\$0	\$13,800	\$8,527	54.76%
160	INVESTORS HERITAGE LIFE INSURANCE CO	0.00%	282	1	\$1,174	\$1,174	\$0	\$2,813	\$2,825	240.63%
161	INVESTORS LIFE INS CO OF NORTH AMERIC	0.00%	258	8	\$3,279	\$3,241	\$0	\$20,178	\$15,039	464.02%
162	JACKSON NATIONAL LIFE INSURANCE CO	0.00%	184	92	\$87,841	\$88,330	\$0	\$70,639	\$60,249	68.21%
163	JEFFERSON NATIONAL LIFE INSURANCE CO	0.01%	167	84	\$146,055	\$148,214	\$0	\$188,663	\$163,619	110.39%
164	JOHN ALDEN LIFE INSURANCE COMPANY	0.04%	107	750	\$849,988	\$868,911	\$0	\$499,674	\$458,356	52.75%
165	JOHN HANCOCK LIFE INSURANCE CO	0.96%	20	11,361	\$19,093,548	\$18,493,390	\$31	\$4,636,459	\$7,168,913	38.76%
166	JOHN HANCOCK LIFE INSURANCE CO (USA)	0.00%	307	1	\$109	\$109	\$6	\$0	\$0	0.00%
167	KANAWHA INSURANCE COMPANY	0.03%	125	1,046	\$537,296	\$598,009	\$0	\$198,915	\$225,832	37.76%
168	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	201	79	\$52,763	\$51,624	\$0	\$52,427	\$92,897	179.95%
169	KNIGHTS OF COLUMBUS	0.09%	85	1,938	\$1,733,865	\$0	\$0	\$86,629	\$0	N/A
170	LAFAYETTE LIFE INSURANCE CO THE	0.00%	284	5	\$1,099	\$1,104	\$0	\$10,080	\$7,159	648.46%
171	LIBERTY LIFE ASSURANCE CO OF BOSTON	0.00%	253	5	\$3,945	\$3,945	\$0	\$116	\$117	2.97%
172	LIBERTY LIFE INSURANCE COMPANY	0.01%	176	277	\$109,926	\$108,499	\$0	\$235,067	\$201,895	186.08%
173	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	264	1	\$2,697	\$2,697	\$0	\$0	-\$96	-3.56%
174	LIBERTY NATIONAL LIFE INSURANCE CO	0.01%	173	835	\$128,154	\$127,931	\$0	\$68,860	\$61,102	47.76%
175	LIFE INSURANCE CO OF NORTH AMERICA	0.00%	203	1,964	\$49,109	\$49,109	\$0	\$0	-\$199,961	-407.18%
176	LIFE INSURANCE CO OF THE SOUTHWEST	0.00%	300	6	\$306	\$306	\$0	\$0	\$0	0.00%
177	LIFESECURE INSURANCE COMPANY	0.00%	230	79	\$12,122	\$12,094	\$0	-\$476	-\$3,558	-29.42%
178	LINCOLN BENEFIT LIFE COMPANY	0.24%	55	2,318	\$4,781,130	\$4,862,246	\$0	\$228,872	\$547,416	11.26%
179	LINCOLN HERITAGE LIFE INSURANCE CO	0.01%	180	70	\$103,167	\$103,211	\$0	\$95,139	\$94,612	91.67%
180	LINCOLN LIFE & ANNUITY CO OF NEW YORK	0.00%	288	2	\$859	\$885	\$0	\$0	\$0	0.00%
181	LINCOLN NATIONAL LIFE INSURANCE CO	0.03%	119	530	\$666,637	\$666,594	\$0	\$491,199	\$430,144	64.53%
182	LONGEVITY INSURANCE COMPANY	0.00%	233	10	\$9,726	\$9,726	\$0	\$51,169	\$16,419	168.82%
183	LOYAL AMERICAN LIFE INSURANCE CO	0.04%	114	4,922	\$727,960	\$718,810	\$0	\$417,517	\$455,342	63.35%
184	MADISON NATIONAL LIFE INS CO INC	0.00%	268	10	\$2,363	\$2,363	\$0	\$0	-\$15	-0.63%
185	MARKEL INSURANCE COMPANY	0.03%	120	141,490	\$640,621	\$626,596	\$0	\$405,737	\$325,891	52.01%
186	MARQUETTE NATIONAL LIFE INS COMPANY	0.13%	69	440	\$2,665,638	\$2,643,260	\$0	\$1,961,918	\$2,310,197	87.40%
187	MASSACHUSETTS MUTUAL LIFE INS CO	0.47%	37	6,632	\$9,332,648	\$9,473,439	\$250,602	\$5,312,990	\$8,801,362	92.91%
188	MEDAMERICA INSURANCE COMPANY	0.01%	148	189	\$257,263	\$273,650	\$0	\$0	\$0	0.00%
189	MEDCO CONTAINMENT LIFE INS COMPANY	0.32%	44	4,372	\$6,369,986	\$6,369,986	\$0	\$4,356,138	\$4,666,009	73.25%
190	MEDICO INSURANCE COMPANY	0.21%	59	2,213	\$4,180,046	\$4,284,740	\$0	\$2,812,450	\$3,109,718	72.58%
191	MEDICO LIFE INSURANCE COMPANY	0.06%	100	676	\$1,196,883	\$1,238,116	\$0	\$1,040,675	\$794,485	64.17%
192	MEGA LIFE AND HEALTH INSURANCE CO	0.01%	149	2,304	\$253,068	\$250,913	\$0	\$240,932	\$438,246	174.66%
193	MERCY HEALTH PLANS	2.02%	8	10,411	\$40,203,345	\$40,203,345	\$0	\$32,990,374	\$31,545,741	78.47%
194	MERIT LIFE INSURANCE CO	0.01%	178	812	\$106,668	\$106,668	\$0	\$10,038	\$11,411	10.70%
195	METLIFE INS COMPANY OF CONNECTICUT	0.09%	82	1,293	\$1,846,583	\$1,875,276	\$0	\$1,772,760	\$1,348,483	71.91%
196	METROPOLITAN LIFE INSURANCE CO	0.81%	24	9,332	\$16,108,429	\$15,850,953	\$0	\$1,913,203	\$1,891,343	11.93%
197	MIDLAND NATIONAL LIFE INSURANCE CO	0.00%	248	23	\$4,367	\$4,468	\$0	\$11,487	\$6,328	141.63%
198	MIDWEST NATIONAL LIFE INS CO OF TENNE	0.00%	185	72	\$87,559	\$86,888	\$0	\$89,441	\$175,035	201.45%
199	MINNESOTA LIFE INSURANCE COMPANY	0.05%	105	496	\$921,755	\$944,963	\$0	\$709,832	\$1,295,471	137.09%
200	MISSOURI VALLEY LIFE AND HEALTH INS CC	0.00%	319	0	\$0	\$0	\$0	-\$65,065	-\$71,302	N/A
201	MODERN WOODMEN OF AMERICA	0.00%	277	19	\$1,853	\$1,878	\$27	\$6,657	\$6,419	341.80%
202	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	128	1,654	\$485,283	\$490,763	\$0	\$331,149	\$385,134	78.48%
203	MONY LIFE INSURANCE COMPANY	0.02%	137	391	\$379,836	\$394,644	\$60,017	\$386,349	\$326,700	82.78%
204	MTL INSURANCE COMPANY	0.00%	243	5	\$5,296	\$6,181	\$0	\$0	\$0	0.00%
205	MUTUAL OF OMAHA INSURANCE COMPANY	0.59%	32	15,508	\$11,728,582	\$11,880,884	\$0	\$6,554,947	\$8,394,010	70.65%
206	NATIONAL BENEFIT LIFE INSURANCE CO	0.00%	309	1	\$85	\$88	\$0	\$0	\$0	0.00%
207	NATIONAL CASUALTY COMPANY	0.00%	274	51	\$1,890	\$5,962	\$0	\$0	-\$710	-11.91%
208	NATIONAL FOUNDATION LIFE INS COMPANY	0.01%	161	221	\$172,655	\$173,656	\$0	\$111,320	\$96,632	55.65%
209	NATIONAL GUARDIAN LIFE INSURANCE CO	0.00%	224	47	\$13,679	\$13,675	\$0	\$4,070	\$4,070	29.76%
210	NATIONAL LIFE INSURANCE COMPANY	0.01%	152	261	\$241,446	\$269,990	\$0	\$204,235	\$245,631	90.98%
211	NATIONAL STATES INSURANCE COMPANY	0.13%	73	2,128	\$2,522,318	\$2,529,019	\$0	\$1,011,509	\$969,477	38.33%
212	NATIONAL TEACHERS ASSOCIATES LIFE INS	0.06%	97	5,406	\$1,278,101	\$1,287,857	\$0	\$280,025	\$309,791	24.05%
213	NATIONAL UNION FIRE INS CO OF PITTSBUR	0.00%	238	12	\$7,752	\$7,752	\$0	\$0	\$818	10.55%
214	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	215	10	\$21,368	\$21,368	\$0	\$27,395	\$27,395	128.21%
215	NATIONWIDE LIFE INSURANCE CO OF AMER	0.00%	294	2	\$571	\$572	\$0	\$0	-\$275	-48.08%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	162	186	\$165,050	\$167,845	\$0	\$28,723	-\$211,223	-125.84%
217	NEW ERA LIFE INS CO OF THE MIDWEST	0.01%	146	171	\$288,870	\$285,862	\$0	\$206,268	\$218,868	76.56%
218	NEW YORK LIFE INSURANCE COMPANY	0.20%	61	3,187	\$3,986,180	\$3,934,455	\$3,442	\$2,783,764	\$2,556,490	64.98%
219	NORTH AMERICAN CO FOR LIFE AND HEALT	0.00%	313	6	\$67	\$69	\$0	\$0	\$0	0.00%
220	NORTH AMERICAN INSURANCE COMPANY	0.00%	190	32	\$82,408	\$77,784	\$0	\$86,057	\$87,280	112.21%
221	NORTH CAROLINA MUTUAL LIFE INS CO	0.00%	319	55	\$0	\$0	\$0	\$0	\$0	N/A
222	NORTHWESTERN LONG TERM CARE INS CO	0.24%	56	2,505	\$4,778,830	\$4,638,299	\$122,643	\$216,645	-\$440,564	-9.50%
223	NORTHWESTERN MUTUAL LIFE INS CO	0.90%	21	15,851	\$17,862,847	\$17,784,946	\$3,187,369	\$7,935,073	\$9,076,939	51.04%
224	OHIO NATIONAL LIFE ASSURANCE CORP	0.01%	145	249	\$297,870	\$298,817	\$0	\$401,419	\$401,419	134.34%
225	OHIO NATIONAL LIFE INSURANCE CO THE	0.01%	168	106	\$140,552	\$140,907	\$11,418	\$0	\$0	0.00%
226	OLD AMERICAN INSURANCE COMPANY	0.00%	192	1,208	\$75,616	\$78,132	\$0	\$62,891	\$63,585	81.38%
227	OLD REPUBLIC INSURANCE COMPANY	0.04%	116	5,056	\$715,319	\$799,483	\$0	\$278,920	\$250,453	31.33%
228	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	319	421	\$0	\$362	\$0	\$0	-\$922	-254.70%
229	OLD SURETY LIFE INSURANCE COMPANY	0.01%	160	312	\$176,772	\$111,948	\$0	\$35,168	\$87,501	78.16%
230	OXFORD LIFE INSURANCE COMPANY	0.00%	241	2	\$5,655	\$5,736	\$0	\$3,749	\$3,646	63.56%
231	OZARK NATIONAL LIFE INSURANCE CO	0.00%	187	1,498	\$84,459	\$85,784	\$0	\$68,169	\$69,786	81.35%
232	PACIFICARE LIFE AND HEALTH INS CO	0.02%	131	182	\$420,032	\$211,784	\$0	\$356,399	-\$1,642,419	-775.52%
233	PAN-AMERICAN LIFE INSURANCE CO	0.01%	169	89	\$134,587	\$132,634	\$0	\$329,034	\$301,259	227.14%
234	PAUL REVERE LIFE INSURANCE CO	0.26%	51	3,447	\$5,231,101	\$5,553,883	\$0	\$5,204,195	\$5,424,239	97.67%
235	PEKIN LIFE INSURANCE COMPANY	0.00%	189	30	\$82,641	\$83,906	\$0	\$928	\$3,952	4.71%
236	PENN MUTUAL LIFE INSURANCE CO THE	0.01%	170	77	\$133,198	\$131,271	\$0	\$29,533	\$8,361	6.37%
237	PENN TREATY NETWORK AMERICA INS CO	0.14%	68	1,528	\$2,849,295	\$2,899,087	\$0	\$2,349,800	\$2,896,703	99.92%
238	PENNSYLVANIA LIFE INSURANCE COMPANY	3.90%	6	76,564	\$77,618,855	\$74,256,469	\$0	\$77,591,417	\$68,753,478	92.59%
239	PERICO LIFE INSURANCE COMPANY	0.00%	254	41	\$3,726	\$3,933	\$0	\$0	-\$38,497	-978.82%
240	PHILADELPHIA AMERICAN LIFE INS CO	0.02%	141	828	\$338,104	\$339,426	\$0	\$329,704	\$316,948	93.38%
241	PHOENIX LIFE INSURANCE COMPANY	0.01%	174	167	\$116,926	\$115,371	\$2	\$93,072	\$49,596	42.99%
242	PHYSICIANS LIFE INSURANCE COMPANY	0.10%	79	1,147	\$2,074,661	\$2,048,865	\$0	\$1,448,768	\$1,669,782	81.50%
243	PHYSICIANS MUTUAL INSURANCE CO	0.45%	38	12,177	\$8,981,368	\$9,174,162	\$0	\$5,815,582	\$5,886,879	64.17%
244	PRIMERICA LIFE INSURANCE COMPANY	0.00%	239	20	\$7,694	\$7,784	\$0	\$0	\$4,750	61.02%
245	PRINCIPAL LIFE INSURANCE COMPANY	0.18%	64	2,169	\$3,488,567	\$2,699,420	\$0	\$1,133,653	\$1,547,552	57.33%
246	PROFESSIONAL INSURANCE COMPANY	0.02%	130	1,045	\$427,702	\$421,526	\$0	\$238,890	\$263,565	62.53%
247	PROTECTIVE LIFE INSURANCE COMPANY	0.02%	143	1,394	\$300,919	\$402,657	\$0	\$351,668	-\$317,448	-78.84%
248	PROVIDENT AMERICAN LIFE AND HEALTH IN	0.02%	136	127	\$387,104	\$389,174	\$0	\$245,678	\$263,958	67.33%
249	PROVIDENT LIFE AND ACCIDENT INS CO	0.79%	25	34,198	\$15,702,757	\$15,974,438	\$0	\$7,282,228	\$7,761,046	48.58%
250	PROVIDENT LIFE AND CASUALTY INS CO	0.01%	165	103	\$159,697	\$169,388	\$0	\$164,452	\$169,103	99.83%
251	PRUDENTIAL INS COMPANY OF AMERICA TH	0.12%	74	2,018	\$2,428,221	\$2,384,763	\$0	\$434,438	\$1,884,196	79.01%
252	PYRAMID LIFE INSURANCE COMPANY	1.39%	13	3,462	\$27,758,458	\$27,793,749	\$0	\$23,146,655	\$21,926,808	78.89%
253	REASSURE AMERICA LIFE INSURANCE CO	0.08%	90	2,013	\$1,559,392	\$1,605,219	\$0	\$2,103,680	\$2,073,209	129.15%
254	RELIABLE LIFE INSURANCE COMPANY	0.02%	140	5,143	\$357,676	\$357,025	\$0	\$123,021	\$119,656	33.51%
255	RELIAANCE STANDARD LIFE INSURANCE CO	0.00%	269	16	\$2,287	\$2,287	\$0	\$0	\$0	0.00%
256	RELIASTAR LIFE INSURANCE COMPANY	0.00%	237	24	\$7,952	\$7,621	\$0	\$0	-\$1,286	-16.87%
257	RELIASTAR LIFE INS CO OF NEW YORK	0.01%	181	101	\$100,306	\$69,271	\$0	\$161,189	\$131,458	189.77%
258	RENAISSANCE LIFE & HEALTH INS CO OF A	0.01%	164	402	\$160,614	\$160,614	\$0	\$43,991	\$45,867	28.56%
259	REPUBLIC WESTERN INSURANCE CO	0.00%	194	1	\$64,096	\$64,096	\$0	\$30,402	\$702	1.10%
260	RESERVE NATIONAL INSURANCE CO	0.38%	41	6,576	\$7,627,054	\$8,079,336	\$0	\$5,683,494	\$5,390,813	66.72%
261	RIVERSOURCE LIFE INSURANCE COMPANY	0.29%	47	5,587	\$5,703,803	\$5,696,817	\$0	\$2,091,070	\$2,780,100	48.80%
262	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	316	1	\$21	\$0	\$0	\$0	\$0	N/A
263	ROYAL NEIGHBORS OF AMERICA	0.31%	46	2,309	\$6,192,681	\$6,247,933	\$0	\$5,227,169	\$5,168,584	82.72%
264	SAGICOR LIFE INSURANCE COMPANY	0.00%	257	3	\$3,334	\$3,964	\$0	\$0	\$0	0.00%
265	SECURITY LIFE INSURANCE CO OF AMERIC/	0.00%	262	8	\$2,959	\$2,930	\$0	\$750	\$743	25.36%
266	SECURITY LIFE OF DENVER INSURANCE CO	0.00%	279	7	\$1,392	\$1,408	\$0	\$1,547	\$1,135	80.61%
267	SECURITY MUTUAL LIFE INS CO OF NY	0.00%	250	6	\$4,143	\$4,162	\$51	\$0	\$0	0.00%
268	SECURITY NATIONAL LIFE INS COMPANY	0.00%	273	100	\$1,893	\$1,889	\$0	\$0	\$0	0.00%
269	SENIOR HEALTH INS CO OF PENNSYLVANIA	0.31%	45	3,625	\$6,242,535	\$7,176,183	\$0	\$8,269,771	\$9,104,801	126.88%
270	SENTRY LIFE INSURANCE CO (L&H ACCT)	0.00%	292	5	\$686	\$807	\$0	\$570	-\$40	-4.96%
271	SETTLERS LIFE INSURANCE COMPANY	0.00%	210	18	\$26,097	\$26,105	\$0	\$67,965	\$67,965	260.35%
272	SHELTER LIFE INSURANCE COMPANY	0.04%	109	753	\$777,669	\$814,373	\$0	\$920,866	\$694,471	85.28%
273	SILVERSCRIPT INSURANCE COMPANY	0.67%	28	11,107	\$13,396,148	\$15,045,307	\$0	\$13,345,352	\$15,069,311	100.16%
274	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	302	68	\$232	\$232	\$0	\$0	\$0	0.00%
275	SONS OF NORWAY	0.00%	314	1	\$37	\$39	\$0	\$0	\$0	0.00%
276	STANDARD INSURANCE COMPANY	0.10%	81	1,335	\$2,006,315	\$1,980,968	\$0	\$521,921	\$1,601,692	80.85%
277	STANDARD LIFE AND ACCIDENT INS CO	0.34%	43	4,737	\$6,790,124	\$7,261,288	\$0	\$5,459,604	\$4,995,386	68.79%
278	STARMOUNT LIFE INSURANCE COMPANY	0.00%	242	98	\$5,449	\$5,552	\$0	\$933	\$933	16.80%
279	STATE FARM MUTUAL AUTOMOBILE INS CO	1.21%	15	33,677	\$24,113,233	\$19,502,947	\$922	\$13,934,231	\$13,752,638	70.52%
280	STATE LIFE INSURANCE COMPANY	0.05%	106	363	\$920,220	\$927,060	\$0	\$117,135	\$441,179	47.59%
281	STATE MUTUAL INSURANCE COMPANY	0.07%	96	370	\$1,299,223	\$1,283,235	\$0	\$884,368	\$843,088	65.70%
282	STERLING INVESTORS LIFE INSURANCE CO	0.73%	26	7,282	\$14,577,168	\$14,817,224	\$0	\$12,787,431	\$12,939,977	87.33%
283	STERLING LIFE INSURANCE COMPANY	0.42%	39	1,559	\$8,407,463	\$8,259,138	\$0	\$7,514,542	\$7,086,173	85.80%
284	STONEBRIDGE LIFE INSURANCE COMPANY	0.11%	78	4,440	\$2,164,364	\$2,187,144	\$0	\$2,612,368	\$2,858,537	130.70%
285	SURETY LIFE INSURANCE COMPANY	0.00%	299	1	\$307	\$307	\$0	\$0	\$0	0.00%
286	SYMETRA LIFE INSURANCE COMPANY	0.00%	211	38	\$23,945	\$24,730	\$0	\$16,034	\$18,689	75.57%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
287	TEACHERS INS AND ANNUITY ASSOCIATION	0.02%	129	389	\$447,220	\$476,609	\$0	\$204,686	\$204,686	42.95%
288	THRIVENT FINANCIAL FOR LUTHERANS	0.58%	33	9,069	\$11,644,316	\$11,707,852	\$6,386	\$8,589,963	\$10,677,673	91.20%
289	TIAA-CREF LIFE INSURANCE COMPANY	0.01%	155	164	\$218,131	\$176,969	\$0	\$99,420	\$99,420	56.18%
290	TIG INSURANCE COMPANY	0.00%	319	0	\$0	\$0	\$0	\$156,000	-\$265,551	N/A
291	TIME INSURANCE COMPANY	0.21%	60	4,541	\$4,111,486	\$4,388,594	\$0	\$2,800,670	\$2,671,372	60.87%
292	TRANSAMERICA FINANCIAL LIFE INS CO	0.00%	286	12	\$944	\$1,323	\$0	\$41	-\$85	-6.42%
293	TRANSAMERICA LIFE INSURANCE CO	0.56%	34	9,899	\$11,225,236	\$11,309,629	\$0	\$6,573,007	\$8,487,570	75.05%
294	TRAVELERS INDEMNITY COMPANY	0.00%	319	0	\$0	\$539	\$0	\$0	\$19,107	3544.90%
295	TRAVELERS PROTECTIVE ASSOC OF AMERI	0.00%	205	4,267	\$40,698	\$40,698	\$0	\$58,788	\$58,788	144.45%
296	TRUSTMARK INSURANCE COMPANY	0.01%	156	603	\$215,976	\$216,599	\$0	\$234,017	\$150,037	69.27%
297	UNICARE LIFE & HEALTH INSURANCE CO	0.60%	31	5,655	\$12,026,142	\$11,372,716	\$0	\$6,652,683	\$6,829,768	60.05%
298	UNIFIED LIFE INSURANCE COMPANY	0.07%	93	2,782	\$1,408,098	\$1,403,344	\$0	\$1,108,506	\$1,097,621	78.21%
299	UNIMERICA INSURANCE COMPANY	0.03%	123	2,818	\$545,029	\$498,586	\$0	\$26,973	\$35,898	7.20%
300	UNION BANKERS INSURANCE COMPANY	0.08%	91	771	\$1,537,925	\$1,612,641	\$0	\$1,486,063	\$1,404,315	87.08%
301	UNION CENTRAL LIFE INSURANCE CO	0.06%	98	1,019	\$1,248,427	\$1,257,194	\$0	\$457,242	\$696,348	55.39%
302	UNION FIDELITY LIFE INSURANCE CO	0.00%	198	512	\$59,767	\$61,601	\$0	\$7,185	\$4,418	7.17%
303	UNION LABOR LIFE INSURANCE COMPANY	0.00%	202	62	\$49,404	\$51,684	\$0	\$66,090	\$63,619	123.09%
304	UNION SECURITY INSURANCE COMPANY	0.08%	86	1,415	\$1,661,196	\$1,656,966	\$0	\$301,021	\$813,429	49.09%
305	UNITED AMERICAN INSURANCE COMPANY	1.09%	17	15,244	\$21,676,097	\$21,943,662	\$0	\$14,855,374	\$14,113,495	64.32%
306	UNITED COMMERCIAL TRAVELERS OF AMEI	0.02%	127	735	\$490,463	\$485,499	\$0	\$312,165	\$351,918	72.49%
307	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	303	3	\$201	\$201	\$0	\$0	\$0	0.00%
308	UNITED HERITAGE LIFE INSURANCE CO	0.00%	261	6	\$3,028	\$3,138	\$0	\$0	\$0	0.00%
309	UNITED HOME LIFE INSURANCE COMPANY	0.00%	290	2	\$806	\$800	\$0	\$0	\$0	0.00%
310	UNITED INSURANCE COMPANY OF AMERICA	0.00%	186	647	\$86,697	\$86,926	\$0	\$21,676	\$24,253	27.90%
311	UNITED LIBERTY LIFE INSURANCE CO	0.00%	312	0	\$72	\$1	\$0	\$0	\$0	0.00%
312	UNITED LIFE INSURANCE COMPANY	0.00%	213	53	\$22,505	\$22,850	\$0	\$83,119	\$320,339	1401.92%
313	UNITED NATIONAL LIFE INS CO OF AMERICA	0.01%	179	135	\$103,599	\$99,209	\$0	\$48,613	\$50,482	50.88%
314	UNITED OF OMAHA LIFE INSURANCE CO	0.13%	70	5,195	\$2,664,769	\$1,482,676	\$0	\$419,103	\$607,228	40.95%
315	UNITED SECURITY ASSURANCE CO OF PENI	0.04%	111	418	\$766,746	\$753,598	\$0	\$176,182	\$223,379	29.64%
316	UNITED SECURITY LIFE AND HEALTH INS CC	0.00%	308	1	\$106	\$106	\$0	\$0	\$0	0.00%
317	UNITED STATES FIRE INSURANCE CO	0.00%	196	162	\$63,498	\$63,498	\$0	\$124,654	\$41,757	65.76%
318	UNITED STATES LIFE INS CO NEW YORK	0.00%	245	1	\$4,755	\$4,384	\$0	\$1,851	\$525	11.98%
319	UNITED TEACHER ASSOCIATES INS CO	0.12%	75	1,654	\$2,405,136	\$2,447,388	\$0	\$1,839,668	\$1,783,204	72.86%
320	UNITED WORLD LIFE INSURANCE COMPANY	1.06%	19	10,957	\$21,047,619	\$21,515,536	\$0	\$16,546,776	\$17,184,650	79.87%
321	UNIVERSAL GUARANTY LIFE INS COMPANY	0.00%	271	8	\$2,038	\$2,038	\$0	\$8,496	\$8,496	416.88%
322	UNUM LIFE INSURANCE CO OF AMERICA	0.26%	52	4,379	\$5,190,469	\$5,457,686	\$0	\$3,741,555	\$4,650,355	85.21%
323	USAA LIFE INSURANCE COMPANY	0.08%	88	940	\$1,593,534	\$1,600,061	\$0	\$1,070,822	\$1,070,246	66.89%
324	USABLE LIFE	0.01%	157	514	\$205,001	\$205,001	\$0	\$65,255	\$0	0.00%
325	WASHINGTON NATIONAL INSURANCE CO	0.22%	58	7,070	\$4,424,058	\$4,611,555	\$0	\$3,724,845	\$3,288,316	71.31%
326	WELLCARE HEALTH INS OF ARIZONA INC	1.34%	14	2,731	\$26,617,095	\$26,617,095	\$0	\$20,165,278	\$20,425,182	76.74%
327	WELLCARE PRESCRIPTION INS INC	0.62%	30	10,849	\$12,356,072	\$12,356,072	\$0	\$10,965,726	\$10,193,694	82.50%
328	WEST COAST LIFE INSURANCE COMPANY	0.00%	291	1	\$741	\$741	\$0	\$3,600	-\$2,093	-282.46%
329	WESTERN AND SOUTHERN LIFE INS CO	0.05%	102	2,419	\$1,071,031	\$1,071,031	\$0	\$406,551	\$401,867	37.52%
330	WESTWARD LIFE INSURANCE COMPANY	0.00%	256	0	\$3,393	\$3,647	\$0	\$0	-\$92	-2.52%
331	WOODMEN OF THE WORLD LIFE INS SOCIET	0.00%	199	168	\$56,393	\$56,439	\$2,940	\$20,130	\$20,094	35.60%
332	WORKMENS BENEFIT FUND OF THE U S OF	0.00%	317	1	\$12	\$12	\$0	\$0	\$0	0.00%
333	WORLD CORP INSURANCE COMPANY	0.02%	132	258	\$407,486	\$399,661	\$0	\$371,193	\$378,597	94.73%
334	WORLD INSURANCE COMPANY	0.02%	139	302	\$358,323	\$361,649	\$0	\$279,284	\$268,454	74.23%
TOTAL		100.00%		2,124,929	\$1,991,705,010	\$1,985,116,005	\$3,663,200	\$1,466,916,349	\$1,497,915,996	75.46%



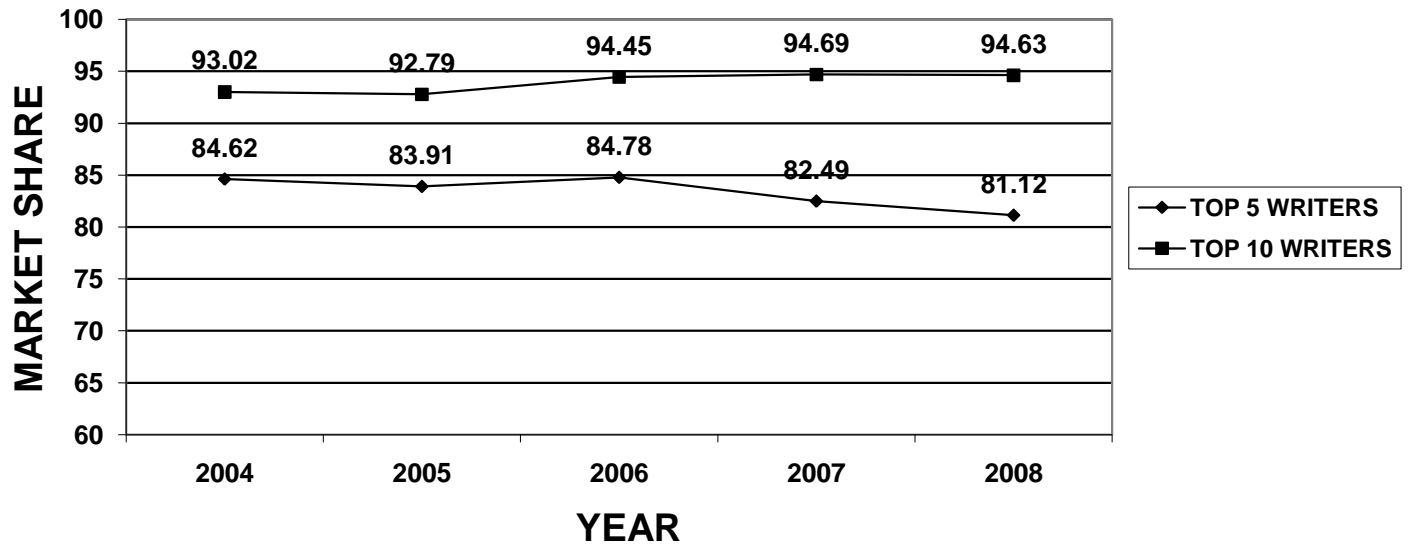
**GROUP  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE  
(SMALL EMPLOYER 2 - 50 EMPLOYEES)**

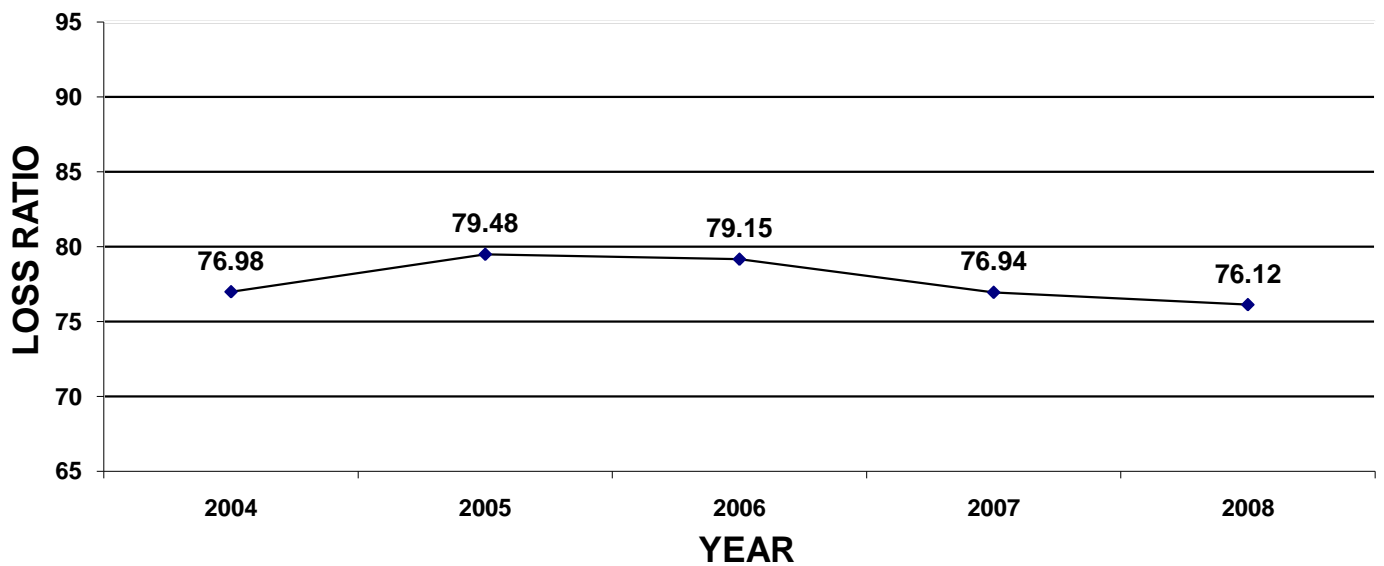
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	3.03%	8	10,612	\$32,179,671	\$32,179,671	\$0	\$28,282,390	\$31,967,211	99.34%
2	AIG LIFE INSURANCE COMPANY	0.00%	32	0	\$0	\$0	\$0	\$15,908	\$25,170	N/A
3	AMERICAN ALTERNATIVE INSURANCE CORP	0.15%	20	781	\$1,606,293	\$1,606,293	\$0	\$1,482,584	\$1,716,529	106.86%
4	AMERICAN COMMUNITY MUTUAL INS COMPANY	1.11%	12	4,672	\$11,736,751	\$12,094,955	\$0	\$10,063,812	\$11,014,565	91.07%
5	AMERICAN MEDICAL SECURITY LIFE INS CO	0.00%	29	0	\$8,533	\$10,622	\$0	\$6,618	\$22,840	215.03%
6	BENCHMARK INSURANCE COMPANY	-0.02%	32	0	-\$200,566	-\$200,566	\$0	\$135,907	-\$278,228	138.72%
7	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	26	17	\$70,959	\$70,959	\$0	\$28,837	\$28,920	40.76%
8	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	11.04%	4	30,961	\$117,128,000	\$117,128,000	\$0	\$84,447,000	\$89,333,000	76.27%
9	CAMBRIDGE LIFE INSURANCE COMPANY	0.04%	23	46	\$428,281	\$365,579	\$0	\$336,051	\$304,539	83.30%
10	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	30	0	\$8,045	\$8,476	\$0	\$65,616	\$55,737	657.59%
11	COMMUNITY HEALTH PLAN INSURANCE CO	0.40%	16	1,083	\$4,275,234	\$4,275,234	\$0	\$3,178,286	\$3,040,615	71.12%
12	COMPANION LIFE INSURANCE COMPANY	0.00%	32	0	\$0	\$0	\$0	-\$226	-\$228	N/A
13	COVENTRY HEALTH AND LIFE INSURANCE CO	11.08%	3	40,643	\$117,608,424	\$117,608,424	\$0	\$85,306,218	\$87,123,103	74.08%
14	COX HEALTH SYSTEMS INSURANCE COMPANY	1.12%	11	3,889	\$11,938,265	\$11,938,265	\$0	\$10,236,149	\$10,214,791	85.56%
15	FEDERATED MUTUAL INSURANCE COMPANY	1.79%	9	5,221	\$18,949,324	\$18,944,547	\$0	\$14,621,855	\$14,525,416	76.67%
16	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.22%	17	794	\$2,307,252	\$2,319,932	\$0	\$2,037,917	\$2,064,638	89.00%
17	GOLDEN RULE INSURANCE COMPANY	0.00%	32	0	\$0	\$0	\$0	-\$24	\$0	N/A
18	GUARANTEE TRUST LIFE INSURANCE CO	0.15%	21	813	\$1,546,373	\$1,553,398	\$0	\$2,570,813	\$2,710,776	174.51%
19	GUARDIAN LIFE INS COMPANY OF AMERICA	0.19%	18	308	\$1,996,806	\$1,989,697	\$0	\$1,522,413	\$1,423,720	71.55%
20	HEALTHY ALLIANCE LIFE INSURANCE CO	33.64%	1	128,071	\$357,088,611	\$358,220,761	\$0	\$266,700,022	\$268,851,086	75.05%
21	HUMANA INSURANCE COMPANY	3.28%	7	14,520	\$34,787,982	\$35,023,478	\$0	\$27,214,664	\$27,483,964	78.47%
22	JOHN ALDEN LIFE INSURANCE COMPANY	0.75%	13	2,838	\$7,975,781	\$8,035,669	\$0	\$5,484,344	\$5,719,264	71.17%
23	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	32	0	\$0	\$0	\$0	\$0	-\$476	N/A
24	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	28	2	\$11,523	\$13,516	\$0	\$13,461	\$121,867	901.65%
25	MADISON NATIONAL LIFE INSURANCE CO INC	0.12%	22	188	\$1,239,815	\$1,407,798	\$0	\$968,113	\$939,124	66.71%
26	MEGA LIFE AND HEALTH INSURANCE CO THE	0.01%	25	13	\$82,674	\$81,865	\$0	\$394,283	\$448,543	547.91%
27	MERCY HEALTH PLANS	5.07%	5	15,210	\$53,763,986	\$53,763,986	\$0	\$46,693,663	\$46,792,454	87.03%
28	METLIFE INSURANCE CO OF CONNECTICUT	0.00%	27	57	\$14,603	\$14,603	\$0	\$151,285	\$151,263	1035.84%
29	METROPOLITAN LIFE INSURANCE COMPANY	-0.07%	32	13	-\$723,063	\$22,966	\$0	\$667	-\$288	-1.25%
30	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	32	0	\$0	\$0	\$0	\$0	-\$485	N/A
31	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	32	0	\$0	\$0	\$0	\$580	-\$1,406	N/A
32	PACIFIC LIFE & ANNUITY COMPANY	0.00%	32	0	\$0	\$0	\$0	\$4,852	\$4,720	N/A
33	PRINCIPAL LIFE INSURANCE COMPANY	3.96%	6	13,215	\$42,021,274	\$41,533,236	\$0	\$31,636,062	\$31,572,686	76.02%
34	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.01%	24	37	\$145,074	\$142,639	\$0	\$204,304	\$204,304	143.23%
35	SUN LIFE AND HEALTH INSURANCE CO (US)	0.00%	31	0	\$3,884	\$3,884	\$0	\$42,612	\$36,769	946.68%
36	TIME INSURANCE COMPANY	0.18%	19	503	\$1,951,165	\$1,990,565	\$0	\$1,683,906	\$1,562,455	78.49%
37	TRUSTMARK LIFE INSURANCE COMPANY	1.45%	10	5,101	\$15,368,160	\$15,353,285	\$0	\$11,146,880	\$11,369,706	74.05%
38	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.47%	15	21	\$4,955,610	\$4,993,969	\$0	\$3,705,989	\$3,603,853	72.16%
39	UNION SECURITY INSURANCE COMPANY	0.53%	14	1,200	\$5,658,758	\$5,774,078	\$0	\$4,819,959	\$4,346,348	75.27%
40	UNITED HEALTHCARE INSURANCE COMPANY	20.30%	2	86,657	\$215,466,525	\$213,716,937	\$0	\$149,885,377	\$149,885,277	70.13%
41	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	32	0	\$0	\$0	\$0	-\$15	-\$15	N/A
TOTAL		100.00%		367,486	\$1,061,400,007	\$1,061,986,721	\$0	\$795,089,132	\$808,384,127	76.12%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (SMALL EMPLOYER 2 - 50 EMPLOYEES)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

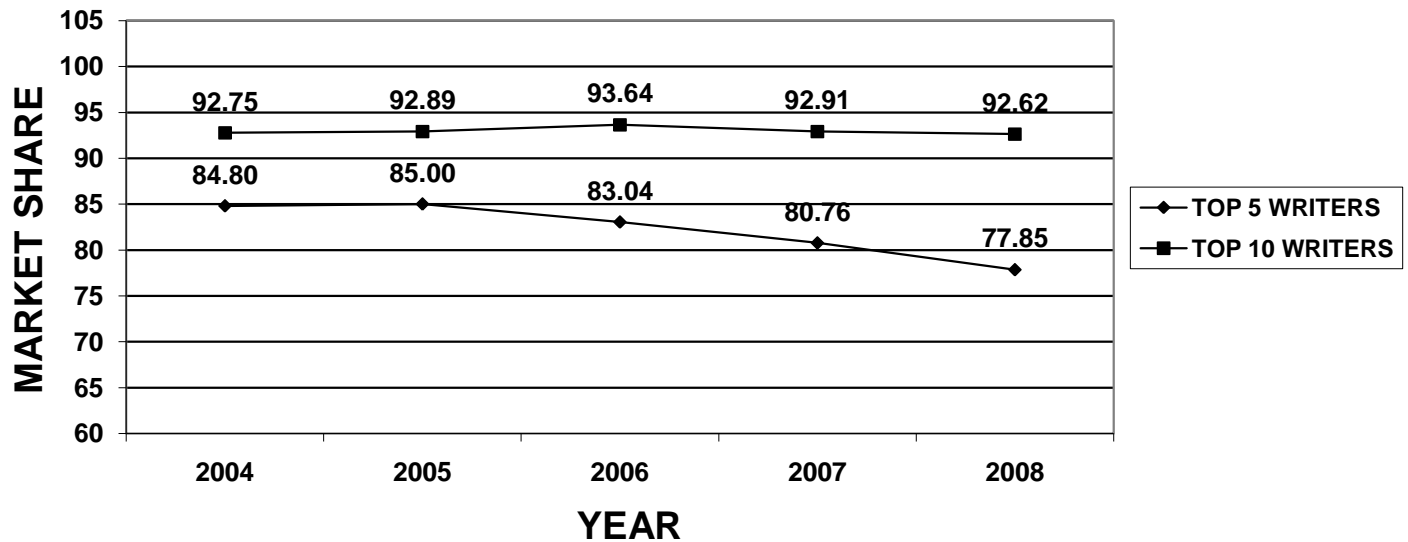


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE  
(SMALL EMPLOYER 3 - 25 EMPLOYEES)**

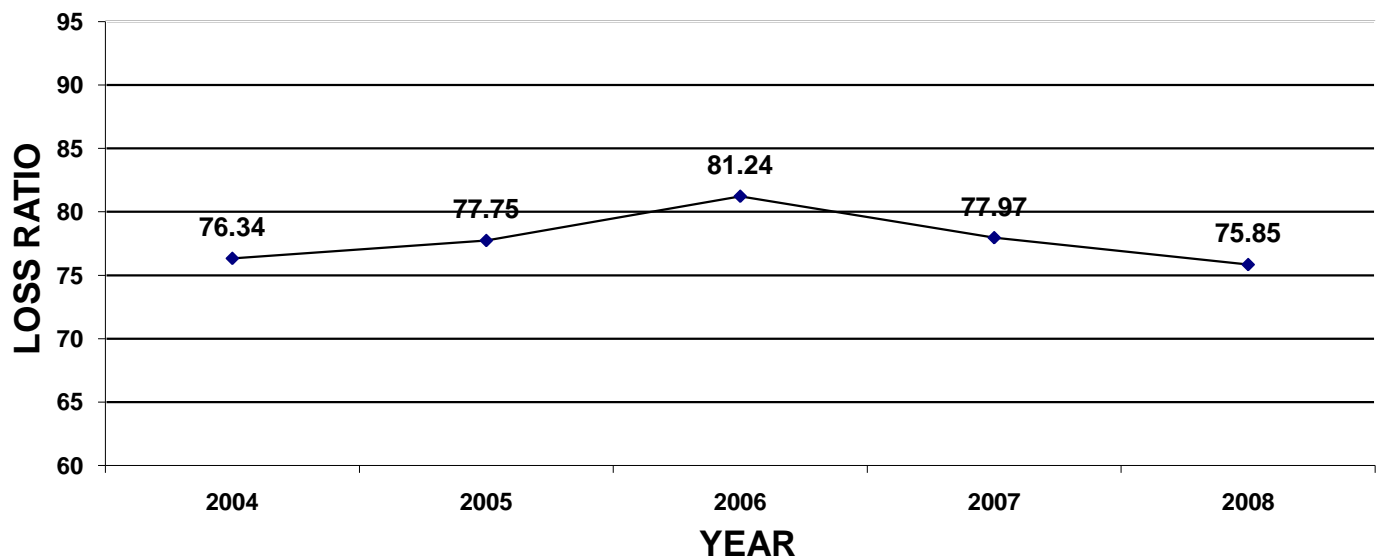
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	4.19%	6	6,989	\$21,156,799	\$21,156,799	\$0	\$19,044,890	\$21,507,071	101.66%
2	AMERICAN ALTERNATIVE INSURANCE CORP	0.29%	18	697	\$1,450,771	\$1,450,771	\$0	\$891,636	\$990,705	68.29%
3	AMERICAN COMMUNITY MUTUAL INS COMPANY	1.52%	10	3,509	\$7,672,650	\$7,906,818	\$0	\$5,674,672	\$6,422,216	81.22%
4	AMERICAN MEDICAL SECURITY LIFE INS CO	0.00%	28	0	\$8,542	\$10,664	\$0	\$6,722	\$23,761	222.82%
5	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	25	17	\$70,959	\$70,959	\$0	\$28,837	\$28,920	40.76%
6	BLUE CROSS AND BLUE SHIELD OF KANSAS CIT'	14.72%	2	19,278	\$74,319,000	\$74,319,000	\$0	\$54,733,000	\$57,846,000	77.83%
7	CAMBRIDGE LIFE INSURANCE COMPANY	0.08%	22	46	\$428,281	\$365,576	\$0	\$336,051	\$304,539	83.30%
8	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	29	0	\$8,045	\$8,476	\$0	\$65,619	\$55,737	657.59%
9	COMMUNITY HEALTH PLAN INSURANCE CO	0.72%	15	2,265	\$3,640,268	\$3,640,268	\$0	\$2,590,687	\$2,478,468	68.08%
10	COVENTRY HEALTH AND LIFE INSURANCE CO	13.20%	3	18,398	\$66,635,157	\$66,635,157	\$0	\$38,895,467	\$39,523,520	59.31%
11	COX HEALTH SYSTEMS INSURANCE COMPANY	1.37%	11	2,256	\$6,914,381	\$6,914,381	\$0	\$5,964,677	\$5,924,579	85.68%
12	FEDERATED MUTUAL INSURANCE COMPANY	3.00%	8	4,084	\$15,163,994	\$15,163,994	\$0	\$11,381,396	\$11,304,080	74.55%
13	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.46%	16	794	\$2,307,252	\$2,319,932	\$0	\$2,037,917	\$2,064,638	89.00%
14	GOLDEN RULE INSURANCE COMPANY	0.00%	30	0	\$0	\$0	\$0	-\$24	\$0	N/A
15	GUARANTEE TRUST LIFE INSURANCE CO	0.27%	20	317	\$1,361,083	\$1,367,268	\$0	\$2,243,949	\$2,366,116	173.05%
16	GUARDIAN LIFE INSURANCE CO OF AMERICA	0.28%	19	237	\$1,415,119	\$1,416,817	\$0	\$964,775	\$953,970	67.33%
17	HEALTHY ALLIANCE LIFE INSURANCE CO	37.80%	1	68,447	\$190,844,486	\$191,449,559	\$0	\$121,158,860	\$143,686,317	75.05%
18	HUMANA INSURANCE COMPANY	5.14%	5	10,982	\$25,957,282	\$26,132,998	\$0	\$20,369,434	\$20,585,515	78.77%
19	JOHN ALDEN LIFE INSURANCE COMPANY	1.32%	12	2,481	\$6,643,871	\$6,708,356	\$0	\$4,950,729	\$5,162,792	76.96%
20	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	27	2	\$11,523	\$13,516	\$0	\$13,461	\$0	0.00%
21	MADISON NATIONAL LIFE INSURANCE CO INC	0.25%	21	188	\$1,239,815	\$1,407,798	\$0	\$968,113	\$939,124	66.71%
22	MEGA LIFE AND HEALTH INSURANCE CO THE	0.01%	24	11	\$71,538	\$70,729	\$0	\$378,355	\$432,502	611.49%
23	MERCY HEALTH PLANS	3.95%	7	5,641	\$19,939,687	\$19,939,687	\$0	\$17,317,485	\$17,354,124	87.03%
24	METLIFE INSURANCE CO OF CONNECTICUT	0.00%	26	57	\$14,603	\$14,603	\$0	\$151,285	\$151,263	1035.84%
25	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	30	0	\$0	\$0	\$0	\$0	-\$485	N/A
26	PRINCIPAL LIFE INSURANCE COMPANY	6.99%	4	12,024	\$35,282,474	\$35,567,171	\$0	\$27,703,395	\$27,647,897	77.73%
27	STANDARD SECURITY LIFE INS CO OF NY	0.03%	23	37	\$145,074	\$142,639	\$0	\$204,304	\$204,304	143.23%
28	TIME INSURANCE COMPANY	0.34%	17	439	\$1,732,780	\$1,767,770	\$0	\$1,401,804	\$1,300,699	73.58%
29	TRUSTMARK LIFE INSURANCE COMPANY	2.11%	9	3,624	\$10,650,399	\$10,612,004	\$0	\$7,331,397	\$7,477,953	70.47%
30	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.98%	13	21	\$4,955,610	\$4,993,969	\$0	\$3,705,989	\$3,603,853	72.16%
31	UNION SECURITY INSURANCE COMPANY	0.96%	14	981	\$4,829,617	\$4,928,038	\$0	\$4,227,695	\$3,812,280	77.36%
32	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	30	0	\$0	\$0	\$0	-\$15	-\$15	N/A
TOTAL		100.00%		163,822	\$504,871,060	\$506,495,717	\$0	\$354,742,562	\$384,152,443	75.85%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (SMALL EMPLOYER 3 - 25 EMPLOYEES)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(SMALL EMPLOYER 3 - 25 EMPLOYEES) in associations with rate differentials NOT exceeding 20 percent**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MADISON NATIONAL LIFE INSURANCE CO INC	80.62%	1	7	\$8,328	\$9,420	\$0	\$1,097	\$6,239	66.23%
2	TRUSTMARK LIFE INSURANCE COMPANY	19.38%	2	12	\$2,002	\$1,996	\$0	\$0	\$0	0.00%
TOTAL		100.00%		19	\$10,330	\$11,416	\$0	\$1,097	\$6,239	54.65%

**2008 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(LARGE EMPLOYERS) in association plans with rate differentials NOT exceeding 20 percent**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRUSTMARK LIFE INSURANCE COMPANY	100.00%	1	110	\$61,377	\$61,185	\$0	\$0	\$0	0.00%
	TOTAL	100.00%		110	\$61,377	\$61,185	\$0	\$0	\$0	0.00%

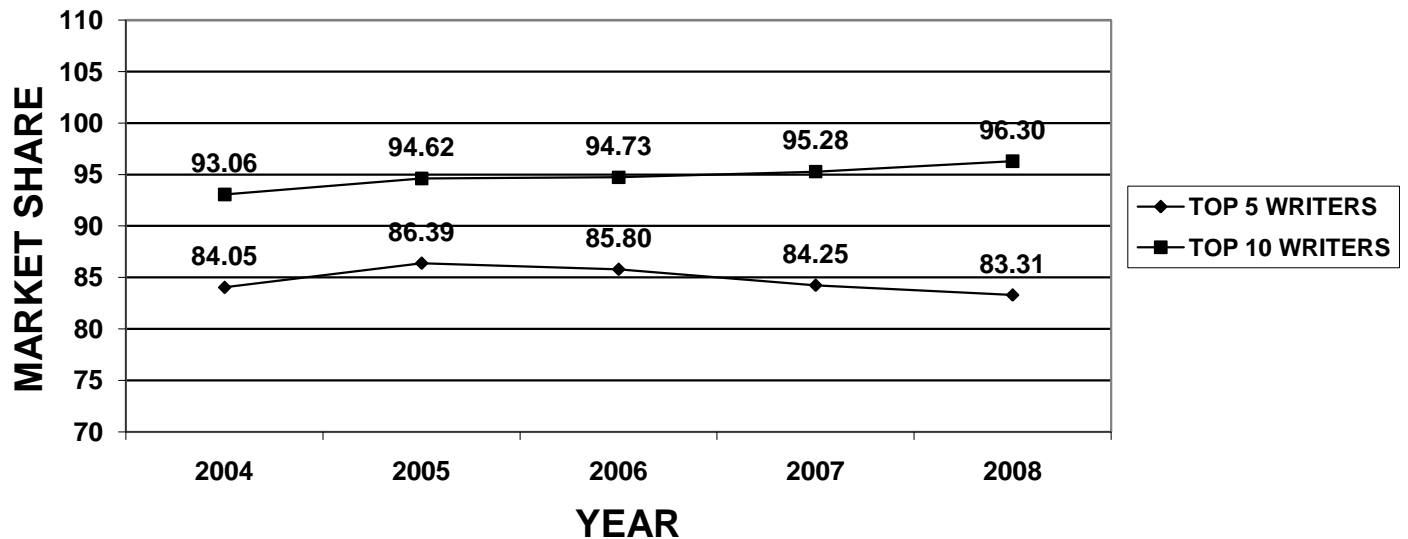
**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER /UNION**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AEGIS SECURITY INSURANCE COMPANY	0.02%	27	177	\$322,787	\$322,787	\$0	\$207,690	\$227,690	70.54%
2	AETNA HEALTH INSURANCE COMPANY	0.04%	24	2,432	\$811,074	\$811,074	\$0	\$120,408	\$118,042	14.55%
3	AETNA LIFE INSURANCE COMPANY	5.24%	6	28,492	\$102,526,591	\$102,797,045	\$0	\$90,363,002	\$86,560,927	84.21%
4	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	32	7	\$391	\$383	\$0	\$377	\$376	98.17%
5	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.21%	17	961	\$4,198,092	\$4,326,218	\$0	\$4,462,542	\$3,948,797	91.28%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.12%	19	395	\$2,418,595	\$2,418,595	\$0	\$2,440,291	\$2,156,705	89.17%
7	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	29	1,846	\$81,883	\$81,883	\$0	\$17,238	\$17,238	21.05%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.10%	20	1,512	\$1,878,694	\$3,730,335	\$0	\$5,020,849	\$5,474,174	146.75%
9	AMERICAN SENTINEL INSURANCE COMPANY	0.06%	23	615	\$1,176,376	\$1,176,376	\$0	\$973,189	\$976,322	82.99%
10	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	35	0	\$0	\$0	\$0	\$72,191	\$72,191	N/A
11	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	8.70%	4	48,148	\$170,280,836	\$170,280,836	\$0	\$174,725,939	\$162,524,100	95.44%
12	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.14%	18	763	\$2,709,933	\$2,709,933	\$0	\$2,491,792	\$2,427,078	89.56%
13	CONNECTICUT GENERAL LIFE INS CO	3.01%	7	38,326	\$58,881,990	\$59,143,542	\$0	\$49,082,051	\$48,833,027	82.57%
14	COVENTRY HEALTH AND LIFE INSURANCE CO	8.78%	3	59,673	\$171,826,548	\$171,826,548	\$0	\$136,943,421	\$139,652,415	81.28%
15	COX HEALTH SYSTEMS INSURANCE COMPANY	2.16%	8	13,786	\$42,326,574	\$42,326,574	\$0	\$36,291,803	\$36,216,087	85.56%
16	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	35	0	\$0	\$0	\$0	-\$175,262	-\$177,271	N/A
17	FEDERATED MUTUAL INSURANCE COMPANY	0.06%	22	467	\$1,219,203	\$1,219,203	\$0	\$1,195,814	\$1,187,691	97.42%
18	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	35	0	\$0	\$0	\$0	\$64,134	\$65,118	N/A
19	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.31%	16	9,456	\$6,162,026	\$5,853,560	\$0	\$5,216,264	\$5,378,241	91.88%
20	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	30	8	\$4,629	\$4,650	\$0	\$10,738	\$11,322	243.48%
21	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.51%	13	3,011	\$10,029,528	\$9,993,824	\$0	\$9,084,897	\$8,495,953	85.01%
22	HEALTHY ALLIANCE LIFE INSURANCE CO	32.67%	1	282,428	\$639,352,462	\$640,337,322	\$0	\$477,567,171	\$480,607,765	75.06%
23	HUMANA INSURANCE COMPANY	1.75%	9	9,441	\$34,156,571	\$34,387,792	\$0	\$29,967,870	\$29,535,326	85.89%
24	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	35	0	\$0	\$0	\$0	\$876	\$678	N/A
25	MERCY HEALTH PLANS	6.79%	5	37,604	\$132,918,397	\$132,918,397	\$0	\$115,441,716	\$115,685,959	87.04%
26	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	28	142	\$140,260	\$143,514	\$0	\$28,483	\$30,944	21.56%
27	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	31	8	\$3,416	\$3,429	\$0	\$3,601	\$3,460	100.90%
28	PHOENIX LIFE INSURANCE COMPANY	0.00%	33	0	\$13	\$0	\$0	\$0	\$0	N/A
29	PRINCIPAL LIFE INSURANCE COMPANY	0.68%	11	4,483	\$13,368,169	\$14,228,958	\$0	\$11,492,748	\$11,469,725	80.61%
30	SHELTER LIFE INSURANCE COMPANY	0.53%	12	1,762	\$10,360,090	\$10,130,181	\$0	\$8,913,885	\$8,865,078	87.51%
31	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	0.07%	21	939	\$1,301,114	\$1,301,114	\$0	\$850,847	\$797,734	61.31%
32	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.36%	15	1,522	\$7,085,558	\$7,085,558	\$0	\$11,221,108	\$11,349,716	160.18%
33	TIME INSURANCE COMPANY	0.02%	26	204	\$357,188	\$364,401	\$0	\$272,928	\$253,243	69.50%
34	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	35	0	\$0	\$0	\$0	\$0	-\$78,636	N/A
35	TRUSTMARK LIFE INSURANCE COMPANY	0.42%	14	1,341	\$8,267,116	\$8,241,193	\$0	\$9,006,615	\$9,186,658	111.47%
36	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.84%	10	7,191	\$16,527,680	\$16,655,615	\$0	\$12,360,014	\$12,019,375	72.16%
37	UNION LABOR LIFE INSURANCE COMPANY	0.00%	34	0	\$11	\$10	\$0	\$458	\$353	3530.00%
38	UNION SECURITY INSURANCE COMPANY	0.02%	25	111	\$430,341	\$439,110	\$0	\$223,293	\$201,353	45.85%
39	UNITED HEALTHCARE INSURANCE COMPANY	26.37%	2	105,272	\$516,174,173	\$523,896,015	\$0	\$417,533,499	\$419,539,398	80.08%
40	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	35	0	-\$1,949	-\$27,144	\$0	\$33,763	-\$7,765	28.61%
TOTAL		100.00%		662,523	\$1,957,296,360	\$1,969,128,831	\$0	\$1,613,528,243	\$1,603,626,587	81.44%

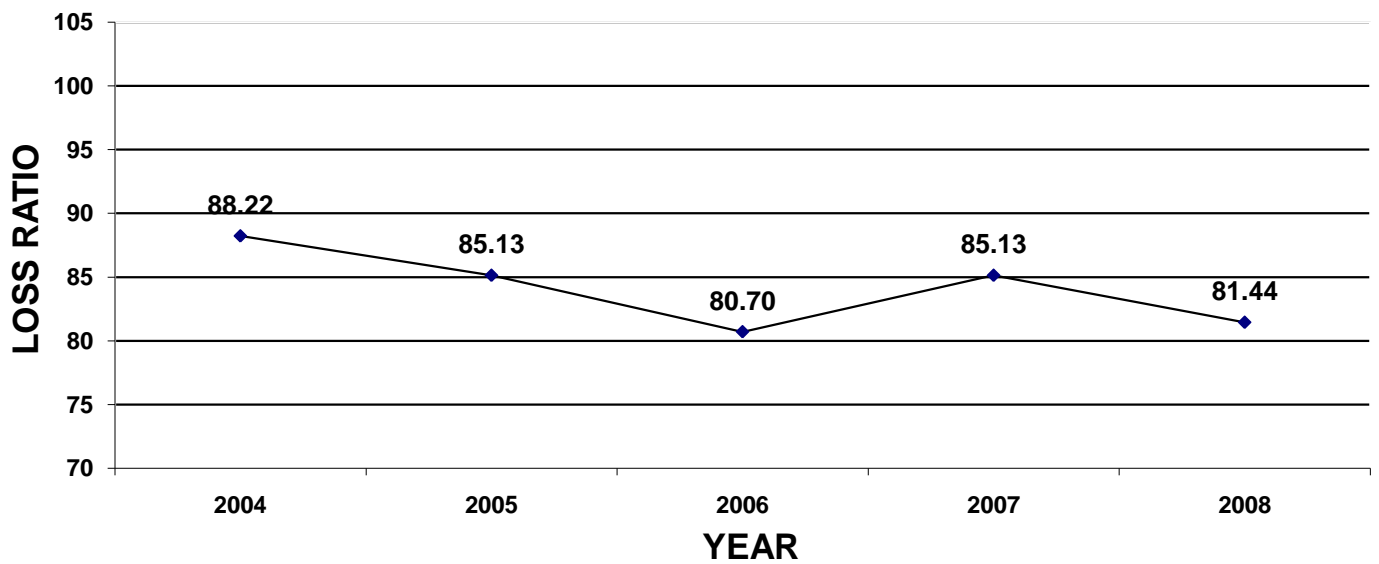


## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (LARGE EMPLOYER)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

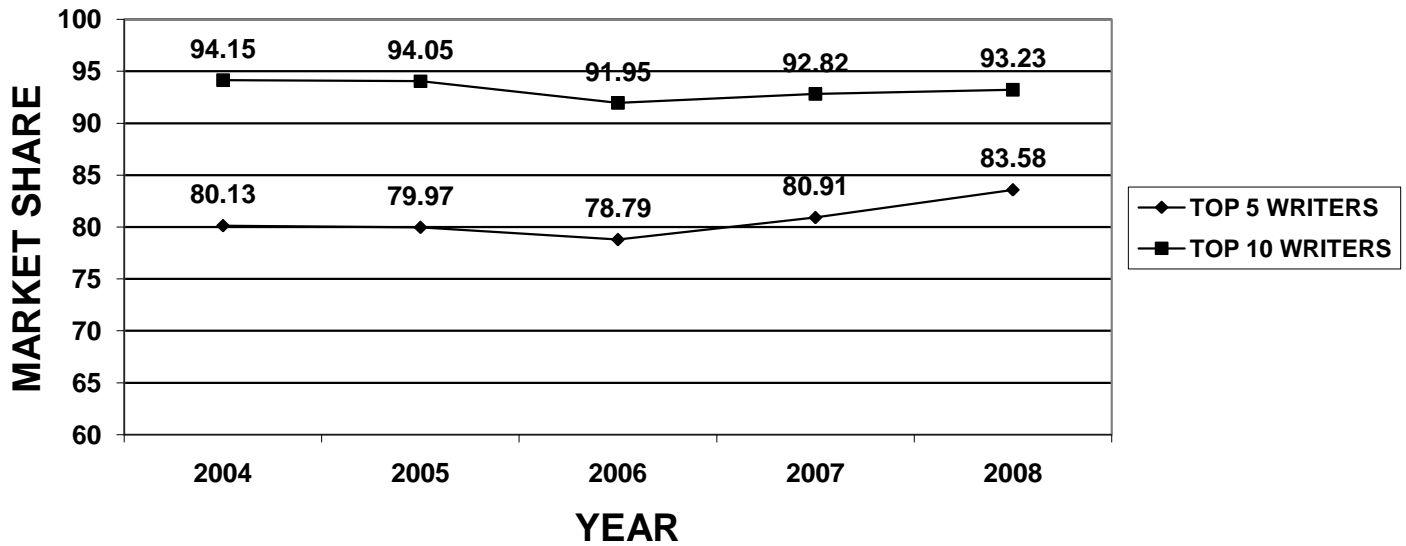


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

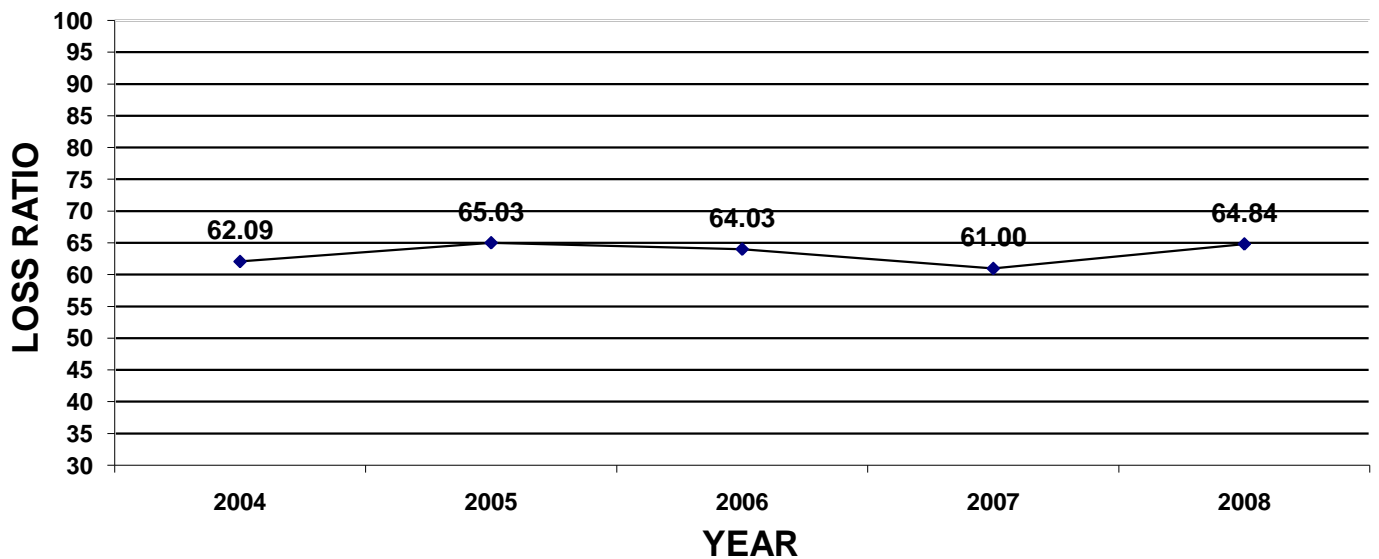
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	5.40%	5	7,536	\$7,818,894	\$7,756,352	\$0	\$5,378,860	\$5,443,812	70.19%
2	AMERICAN ALTERNATIVE INSURANCE CORP	0.00%	31	13	\$6,562	\$6,562	\$0	\$8,421	\$30,055	458.02%
3	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	5.55%	4	3,276	\$8,036,674	\$8,071,926	\$0	\$6,624,089	\$5,851,675	72.49%
4	AMERICAN NATIONAL LIFE INS CO OF TEXAS	1.49%	10	902	\$2,162,974	\$2,147,940	\$0	\$1,141,703	\$1,185,781	55.21%
5	AMERICAN REPUBLIC INSURANCE COMPANY	0.07%	24	138	\$107,231	\$118,064	\$0	\$101,917	\$101,602	86.06%
6	ARROWOOD INDEMNITY COMPANY	0.00%	35	0	\$0	\$0	\$0	\$0	-\$453	N/A
7	BEST LIFE AND HEALTH INSURANCE COMPANY	0.14%	19	35	\$200,365	\$200,365	\$0	\$67,652	\$67,846	33.86%
8	CENTRAL RESERVE LIFE INSURANCE COMPANY	1.80%	8	514	\$2,601,887	\$2,593,554	\$0	\$2,335,599	\$2,104,228	81.13%
9	COMPANION LIFE INSURANCE COMPANY	0.08%	23	18	\$114,780	\$114,708	\$0	\$22,194	\$22,334	19.47%
10	CONTINENTAL GENERAL INSURANCE COMPANY	1.28%	11	774	\$1,851,557	\$1,804,550	\$0	\$1,575,864	\$1,719,807	95.30%
11	COVENTRY HEALTH AND LIFE INSURANCE CO	1.16%	13	371	\$1,674,296	\$1,674,296	\$0	\$934,691	\$974,625	58.21%
12	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	35	0	\$0	\$0	\$0	\$16,053	-\$498,552	N/A
13	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.33%	16	341	\$471,413	\$475,145	\$0	\$109,738	\$115,416	24.29%
14	GOLDEN RULE INSURANCE COMPANY	37.18%	1	28,811	\$53,875,973	\$53,614,600	\$0	\$33,697,918	\$33,804,349	63.05%
15	GUARANTEE TRUST LIFE INSURANCE CO	0.24%	17	262	\$348,717	\$350,302	\$0	\$723,063	\$762,428	217.65%
16	HCC LIFE INSURANCE COMPANY	0.01%	30	39	\$8,267	\$5,758	\$0	\$838	\$1,390	24.14%
17	HEALTHY ALLIANCE LIFE INSURANCE CO	1.63%	9	713	\$2,362,636	\$2,339,337	\$0	\$1,879,966	\$2,339,337	100.00%
18	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.10%	20	153	\$152,059	\$152,059	\$0	\$16,471	\$62,239	40.93%
19	JOHN ALDEN LIFE INSURANCE COMPANY	2.68%	6	2,008	\$3,881,579	\$3,884,184	\$0	\$1,826,123	\$1,724,584	44.40%
20	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.02%	26	92	\$27,732	\$27,732	\$0	\$169,946	\$161,466	582.24%
21	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	29	7	\$8,328	\$9,420	\$0	\$1,097	\$6,239	66.23%
22	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	6.66%	3	4,747	\$9,647,073	\$9,685,318	\$0	\$6,040,481	\$6,041,264	62.38%
23	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	1.27%	12	686	\$1,842,157	\$1,863,866	\$0	\$1,179,495	\$1,004,986	53.92%
24	MONY LIFE INSURANCE COMPANY	0.00%	34	1	\$424	\$429	\$0	\$60,675	\$80,171	18687.88%
25	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.09%	21	317	\$131,056	\$131,816	\$0	\$105,291	\$91,398	69.34%
26	NATIONWIDE LIFE INS COMPANY OF AMERICA	0.01%	28	66	\$13,153	\$13,235	\$0	\$21,840	\$26,050	196.83%
27	NEW YORK LIFE INSURANCE COMPANY	2.05%	7	916	\$2,970,971	\$2,973,238	\$77,008	\$3,300,243	\$3,315,087	111.50%
28	PRIMERICA LIFE INSURANCE COMPANY	0.00%	33	1	\$502	\$502	\$0	\$0	\$43	8.57%
29	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.05%	25	76	\$78,614	\$76,417	\$0	\$934	\$1,176	1.54%
30	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.23%	18	208	\$336,963	\$314,060	\$0	\$276,048	\$282,804	90.05%
31	TIME INSURANCE COMPANY	28.80%	2	22,886	\$41,742,840	\$41,693,221	\$0	\$25,525,599	\$24,908,038	59.74%
32	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	32	31	\$5,192	\$5,232	\$0	\$0	\$0	0.00%
33	TRUSTMARK INSURANCE COMPANY	0.01%	27	22	\$13,816	\$14,458	\$0	\$0	\$0	0.00%
34	TRUSTMARK LIFE INSURANCE COMPANY	0.09%	22	198	\$123,352	\$122,965	\$0	\$0	\$0	0.00%
35	UNITED STATES FIRE INSURANCE COMPANY	0.73%	15	2,713	\$1,062,742	\$1,062,742	\$0	\$905,798	\$1,131,083	106.43%
36	WORLD INSURANCE COMPANY	0.85%	14	537	\$1,235,031	\$1,246,491	\$0	\$903,942	\$868,884	69.71%
TOTAL		100.00%		79,408	\$144,915,810	\$144,550,844	\$77,008	\$94,952,549	\$93,731,192	64.84%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (ASSOCIATION)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

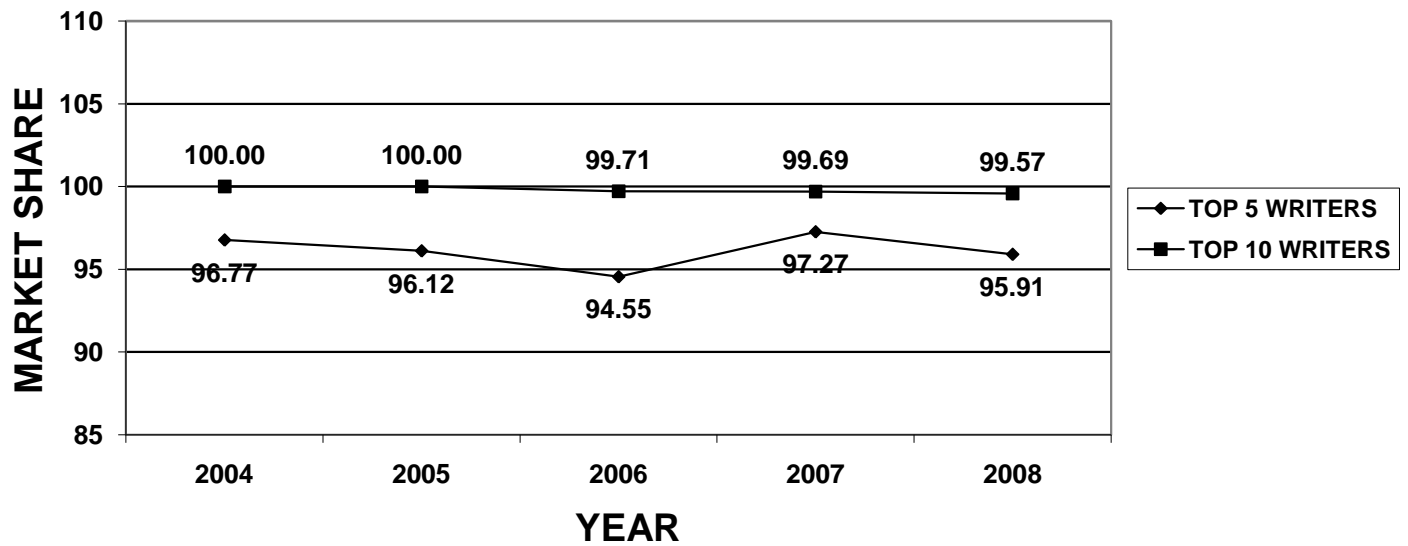


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**

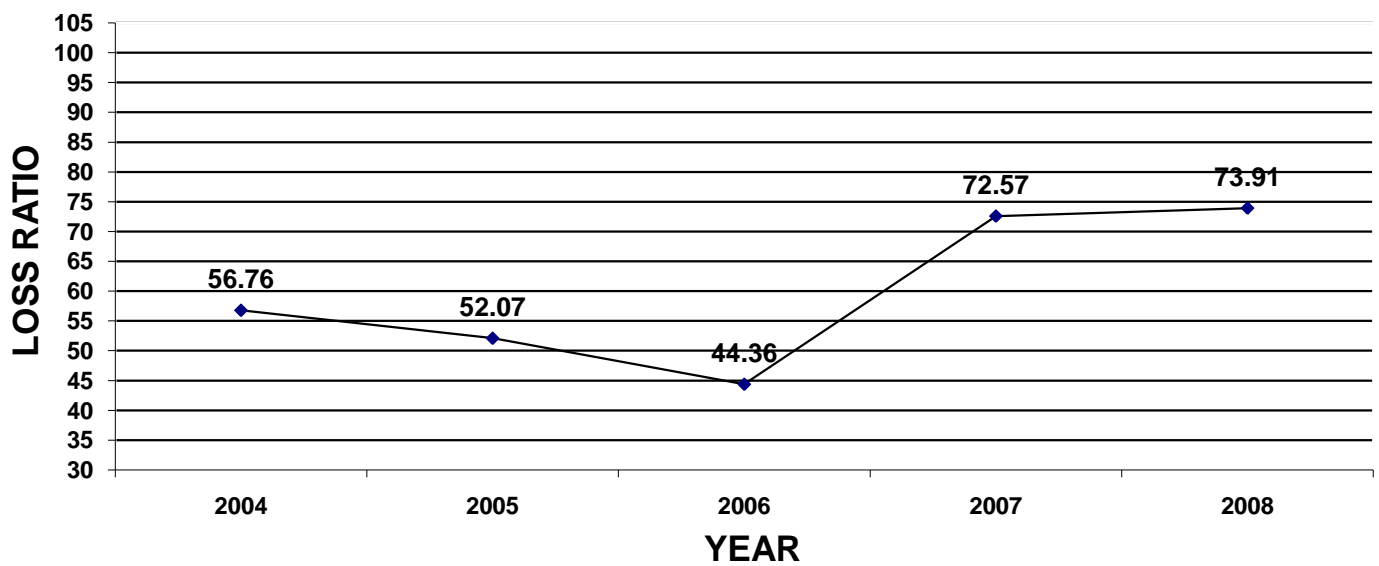
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN COMMUNITY MUTUAL INSURANCE CO	81.28%	1	19,030	\$29,823,536	\$29,630,183	\$0	\$22,675,307	\$23,344,412	78.79%
2	AMERICAN REPUBLIC INSURANCE COMPANY	8.54%	2	895	\$3,133,713	\$3,185,157	\$0	\$2,004,837	\$1,825,651	57.32%
3	CELTIC INSURANCE COMPANY	0.29%	10	6	\$105,742	\$106,162	\$0	\$47,082	\$47,849	45.07%
4	COMBINED INSURANCE CO OF AMERICA	1.92%	4	531	\$703,056	\$691,140	\$0	\$297,197	\$276,690	40.03%
5	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.82%	8	150	\$299,528	\$299,385	\$0	\$294,627	\$296,800	99.14%
6	GUARANTEE TRUST LIFE INSURANCE CO	0.95%	6	122	\$348,261	\$349,843	\$0	\$102,685	\$108,276	30.95%
7	JOHN ALDEN LIFE INSURANCE COMPANY	0.85%	7	41	\$312,881	\$321,856	\$0	\$137,841	\$142,996	44.43%
8	MUTUAL OF OMAHA INSURANCE COMPANY	0.02%	14	3	\$7,973	\$7,973	\$0	\$3,474	\$9,824	123.22%
9	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.10%	13	179	\$36,228	\$34,784	\$0	\$11,839	\$11,144	32.04%
10	RESERVE NATIONAL INSURANCE COMPANY	0.76%	9	96	\$278,511	\$301,308	\$0	\$157,885	\$145,411	48.26%
11	TRUSTMARK INSURANCE COMPANY	0.19%	11	13	\$71,270	\$74,583	\$0	\$53,037	\$50,913	68.26%
12	UNION SECURITY INSURANCE COMPANY	0.11%	12	8	\$40,690	\$41,533	\$0	\$49,618	\$39,720	95.63%
13	UNITED SECURITY LIFE AND HEALTH INS COMPANY	2.60%	3	455	\$954,676	\$951,764	\$0	\$292,364	\$291,336	30.61%
14	UNITED STATES FIRE INSURANCE COMPANY	1.56%	5	1,150	\$574,196	\$574,196	\$0	\$384,463	\$437,447	76.18%
TOTAL		100.00%		22,679	\$36,690,261	\$36,569,867	\$0	\$26,512,256	\$27,028,469	73.91%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (DISCRETIONARY)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

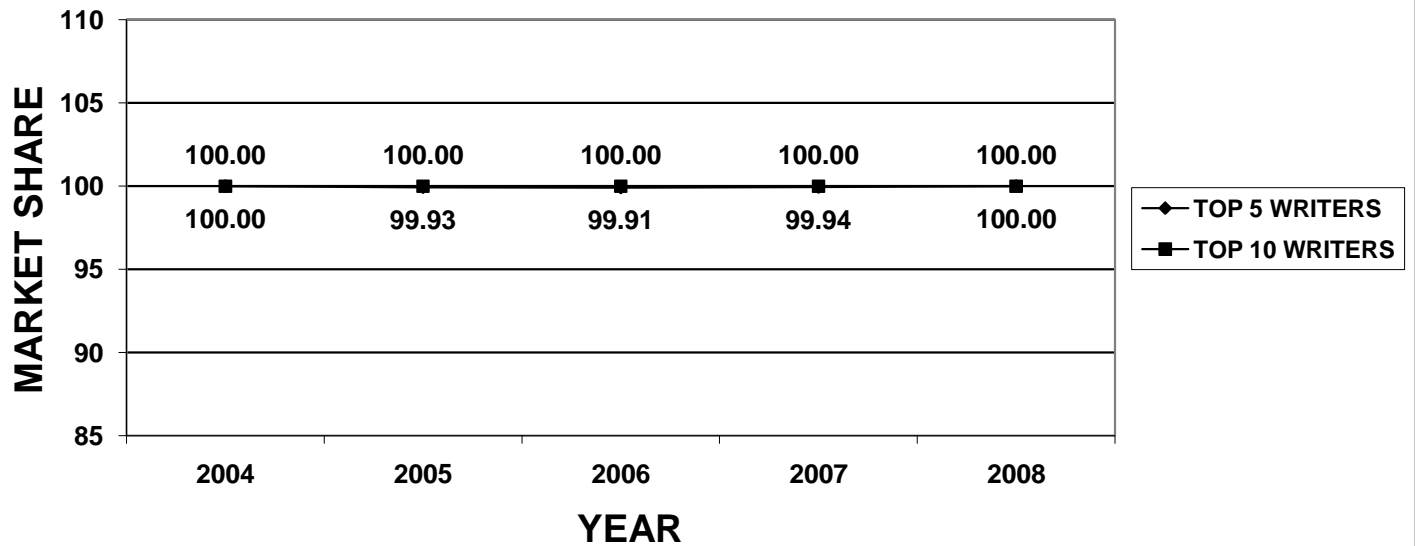


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

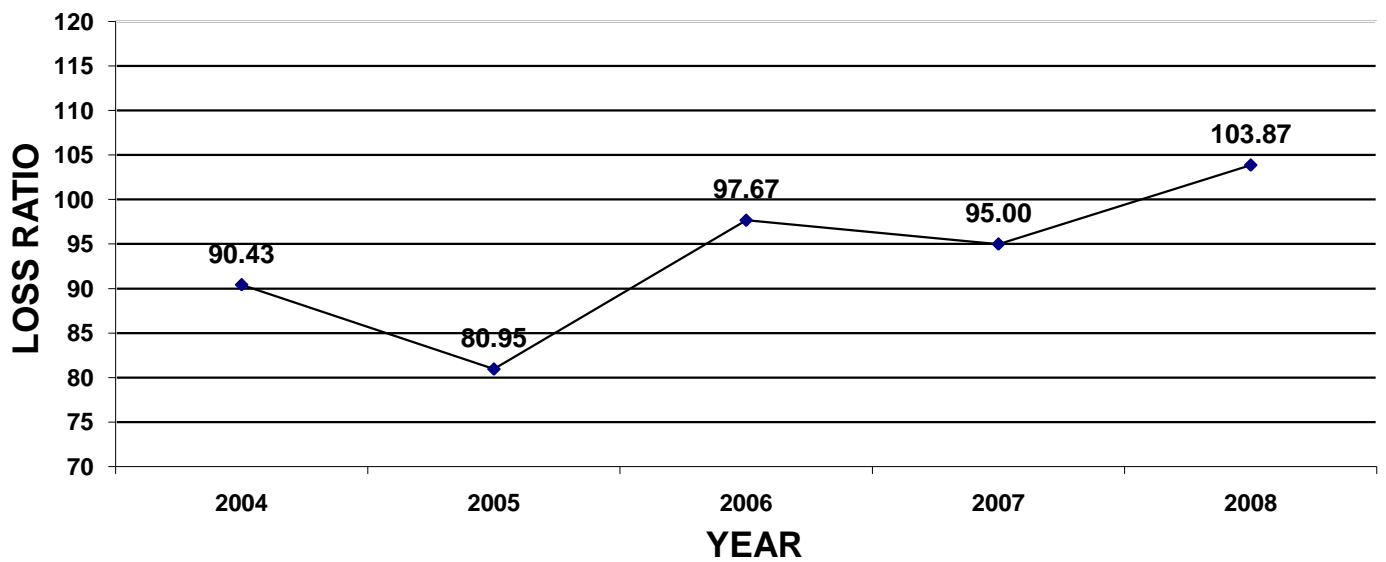
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.75%	3	4,354	\$3,080,832	\$3,065,902	\$0	\$2,129,264	\$2,404,278	78.42%
2	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	47.77%	2	37,999	\$197,549,615	\$197,549,615	\$0	\$184,979,997	\$185,493,568	93.90%
3	COVENTRY HEALTH AND LIFE INSURANCE CO	0.06%	5	55	\$255,384	\$255,384	\$0	\$76,542	\$78,722	30.82%
4	HEALTHY ALLIANCE LIFE INSURANCE CO	51.27%	1	50,222	\$212,000,459	\$211,225,304	\$0	\$228,837,491	\$240,222,329	113.73%
5	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	6	0	-\$6,406	-\$5,124	\$0	-\$13,978	-\$13,978	272.79%
6	UNITED HEALTHCARE INSURANCE COMPANY	0.15%	4	24,166	\$631,512	\$626,386	\$0	\$494,435	\$494,435	78.93%
	TOTAL	100.00%		116,796	\$413,511,396	\$412,717,467	\$0	\$416,503,751	\$428,679,354	103.87%

# MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (FEDERAL EMPLOYEES)

## MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



## 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AEGIS SECURITY INSURANCE COMPANY	0.01%	48	177	\$322,787	\$322,787	\$0	\$207,690	\$227,690	70.54%
2	AETNA HEALTH INSURANCE COMPANY	0.02%	43	2,432	\$811,074	\$811,074	\$0	\$120,408	\$118,042	14.55%
3	AETNA LIFE INSURANCE COMPANY	4.03%	6	50,994	\$145,605,988	\$145,798,970	\$0	\$126,153,516	\$126,376,228	86.68%
4	AIG LIFE INSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$0	\$15,908	\$25,170	N/A
5	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	73	7	\$391	\$383	\$0	\$377	\$376	98.17%
6	AMERICAN ALTERNATIVE INSURANCE CORP	0.04%	37	794	\$1,612,855	\$1,612,855	\$0	\$1,491,005	\$1,746,584	108.29%
7	AMERICAN COMMUNITY MUTUAL INSURANCE CO	1.27%	12	24,663	\$45,758,379	\$46,051,356	\$0	\$37,201,661	\$38,307,774	83.18%
8	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.07%	29	395	\$2,418,595	\$2,418,595	\$0	\$2,440,291	\$2,156,705	89.17%
9	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	58	1,846	\$81,883	\$81,883	\$0	\$17,238	\$17,238	21.05%
10	AMERICAN MEDICAL SECURITY LIFE INS COMPANY	0.22%	21	3,276	\$8,045,207	\$8,082,548	\$0	\$6,630,707	\$5,874,515	72.68%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	33	1,512	\$1,878,694	\$3,730,335	\$0	\$5,020,849	\$5,474,174	146.75%
12	AMERICAN NATIONAL LIFE INS COMPANY OF TEXAS	0.06%	32	902	\$2,162,974	\$2,147,940	\$0	\$1,141,703	\$1,185,781	55.21%
13	AMERICAN REPUBLIC INSURANCE COMPANY	0.09%	26	1,033	\$3,240,944	\$3,303,221	\$0	\$2,106,754	\$1,927,253	58.34%
14	AMERICAN SENTINEL INSURANCE COMPANY	0.03%	41	615	\$1,176,376	\$1,176,376	\$0	\$973,189	\$976,322	82.99%
15	ARROWOOD INDEMNITY COMPANY	0.00%	76	0	\$0	\$0	\$0	\$0	-\$453	N/A
16	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$0	\$72,191	\$72,191	N/A
17	BENCHMARK INSURANCE COMPANY	-0.01%	76	0	-\$200,566	-\$200,566	\$0	\$135,907	-\$278,228	138.72%
18	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	51	52	\$271,324	\$271,324	\$0	\$96,489	\$96,766	35.66%
19	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	13.42%	3	117,108	\$484,958,451	\$484,958,451	\$0	\$444,152,936	\$437,350,668	90.18%
20	CAMBRIDGE LIFE INSURANCE COMPANY	0.01%	47	46	\$428,281	\$365,579	\$0	\$336,051	\$304,539	83.30%
21	CELTIC INSURANCE COMPANY	0.00%	56	6	\$105,742	\$106,162	\$0	\$47,082	\$47,849	45.07%
22	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.07%	28	514	\$2,601,887	\$2,593,554	\$0	\$2,335,599	\$2,104,228	81.13%
23	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	66	0	\$8,045	\$8,476	\$0	\$65,616	\$55,737	657.59%
24	COMBINED INSURANCE CO OF AMERICA	0.02%	44	531	\$703,056	\$691,140	\$0	\$297,197	\$276,690	40.03%
25	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.19%	23	1,846	\$6,985,167	\$6,985,167	\$0	\$5,670,078	\$5,467,693	78.28%
26	COMPANION LIFE INSURANCE COMPANY	0.00%	55	18	\$114,780	\$114,708	\$0	\$21,968	\$22,106	19.27%
27	CONNECTICUT GENERAL LIFE INS CO	1.63%	8	38,326	\$58,881,990	\$59,143,542	\$0	\$49,082,051	\$48,833,027	82.57%
28	CONTINENTAL GENERAL INSURANCE COMPANY	0.05%	34	774	\$1,851,557	\$1,804,550	\$0	\$1,575,864	\$1,719,807	95.30%
29	COVENTRY HEALTH AND LIFE INSURANCE CO	8.06%	4	100,742	\$291,364,652	\$291,364,652	\$0	\$223,260,872	\$227,828,865	78.19%
30	COX HEALTH SYSTEMS INSURANCE COMPANY	1.50%	10	17,675	\$54,264,839	\$54,264,839	\$0	\$46,527,952	\$46,430,878	85.56%
31	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	76	0	\$0	\$0	\$0	-\$175,262	-\$177,271	N/A
32	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$0	\$16,053	-\$498,552	N/A
33	FEDERATED MUTUAL INSURANCE COMPANY	0.56%	16	5,688	\$20,168,527	\$20,163,750	\$0	\$15,817,669	\$15,713,107	77.93%
34	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.01%	49	150	\$299,528	\$299,385	\$0	\$294,627	\$296,800	99.14%
35	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	76	0	\$0	\$0	\$0	\$64,134	\$65,118	N/A
36	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.06%	30	794	\$2,307,252	\$2,319,932	\$0	\$2,037,917	\$2,064,638	89.00%
37	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	46	341	\$471,141	\$475,145	\$0	\$109,738	\$115,416	24.29%
38	GOLDEN RULE INSURANCE COMPANY	1.49%	11	28,811	\$53,875,973	\$53,614,600	\$0	\$33,697,894	\$33,804,349	63.05%
39	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.17%	24	9,456	\$6,162,026	\$5,853,560	\$0	\$5,216,264	\$5,378,241	91.88%
40	GUARANTEE TRUST LIFE INSURANCE CO	0.06%	31	1,205	\$2,247,980	\$2,258,193	\$0	\$3,407,299	\$3,592,802	159.10%
41	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.33%	18	3,319	\$12,026,334	\$11,983,521	\$0	\$10,607,310	\$9,919,673	82.78%
42	HCC LIFE INSURANCE COMPANY	0.00%	65	39	\$8,267	\$5,758	\$0	\$838	\$1,390	24.14%
43	HEALTHY ALLIANCE LIFE INSURANCE CO	33.50%	1	461,434	\$1,210,804,168	\$1,212,122,724	\$0	\$974,984,650	\$992,020,517	81.84%
44	HUMANA INSURANCE COMPANY	1.91%	7	23,961	\$68,944,553	\$69,411,270	\$0	\$57,182,534	\$57,019,290	82.15%
45	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	52	153	\$152,059	\$152,059	\$0	\$16,471	\$62,239	40.93%
46	JOHN ALDEN LIFE INSURANCE COMPANY	0.34%	17	4,887	\$12,170,241	\$12,241,709	\$0	\$7,448,308	\$7,586,844	61.98%
47	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$0	\$0	-\$476	N/A
48	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	61	92	\$27,732	\$27,732	\$0	\$169,946	\$161,466	582.24%
49	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	64	2	\$11,523	\$13,516	\$0	\$13,461	\$121,867	901.65%
50	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	39	195	\$1,248,143	\$1,417,218	\$0	\$969,210	\$945,363	66.71%
51	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.27%	20	4,760	\$9,729,747	\$9,767,183	\$0	\$6,435,640	\$6,490,485	66.45%
52	MERCY HEALTH PLANS	5.17%	5	52,814	\$186,682,383	\$186,682,383	\$0	\$162,135,379	\$162,478,413	87.03%
53	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	62	57	\$14,603	\$14,603	\$0	\$151,285	\$151,263	1035.84%
54	METROPOLITAN LIFE INSURANCE COMPANY	-0.02%	76	13	-\$723,063	\$22,966	\$0	\$667	-\$288	-1.25%
55	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	0.05%	35	686	\$1,842,157	\$1,863,866	\$0	\$1,179,495	\$1,004,986	53.92%
56	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.00%	76	0	\$0	\$0	\$0	\$0	-\$485	N/A
57	MONY LIFE INSURANCE COMPANY	0.00%	72	1	\$424	\$429	\$0	\$60,675	\$80,171	18687.88%
58	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	70	3	\$1,567	\$2,849	\$0	-\$10,504	-\$4,154	-145.81%
59	NATIONAL FOUNDATION LIFE INSURANCE CO	0.00%	54	317	\$131,056	\$131,816	\$0	\$105,291	\$91,398	69.34%
60	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.00%	60	179	\$36,228	\$34,784	\$0	\$11,839	\$11,144	32.04%
61	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	63	66	\$13,153	\$13,235	\$0	\$21,840	\$26,050	196.83%
62	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	76	0	\$0	\$0	\$0	\$580	-\$1,406	N/A
63	NEW YORK LIFE INSURANCE COMPANY	0.08%	27	916	\$2,970,971	\$2,973,238	\$77,008	\$3,300,243	\$3,315,087	111.50%
64	PACIFIC LIFE & ANNUITY COMPANY	0.00%	76	0	\$0	\$0	\$0	\$4,852	\$4,720	N/A
65	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	53	142	\$140,260	\$143,514	\$0	\$28,483	\$30,944	21.56%
66	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	69	8	\$3,416	\$3,429	\$0	\$3,601	\$3,460	100.90%
67	PHOENIX LIFE INSURANCE COMPANY	0.00%	74	0	\$13	\$0	\$0	\$0	\$0	N/A
68	PRIMERICA LIFE INSURANCE COMPANY	0.00%	71	1	\$502	\$502	\$0	\$0	\$43	8.57%
69	PRINCIPAL LIFE INSURANCE COMPANY	1.53%	9	17,698	\$55,389,443	\$55,762,194	\$0	\$43,128,810	\$43,042,411	77.19%
70	RESERVE NATIONAL INSURANCE COMPANY	0.01%	50	96	\$278,511	\$301,308	\$0	\$157,885	\$145,411	48.26%
71	SHELTER LIFE INSURANCE COMPANY	0.29%	19	1,762	\$10,360,090	\$10,130,181	\$0	\$8,913,885	\$8,865,078	87.51%
72	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	0.04%	38	939	\$1,301,114	\$1,301,114	\$0	\$850,847	\$797,734	61.31%
73	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	59	76	\$78,614	\$76,417	\$0	\$934	\$1,176	1.54%



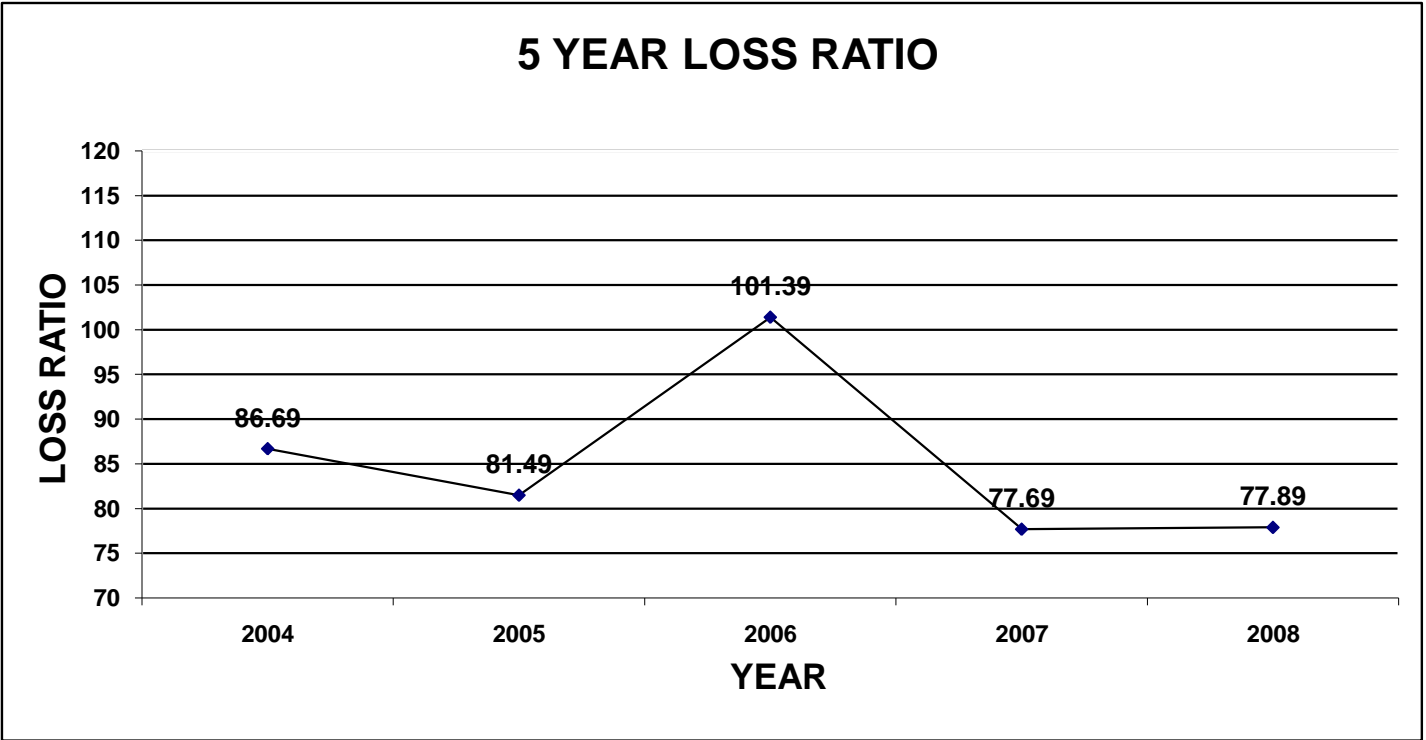
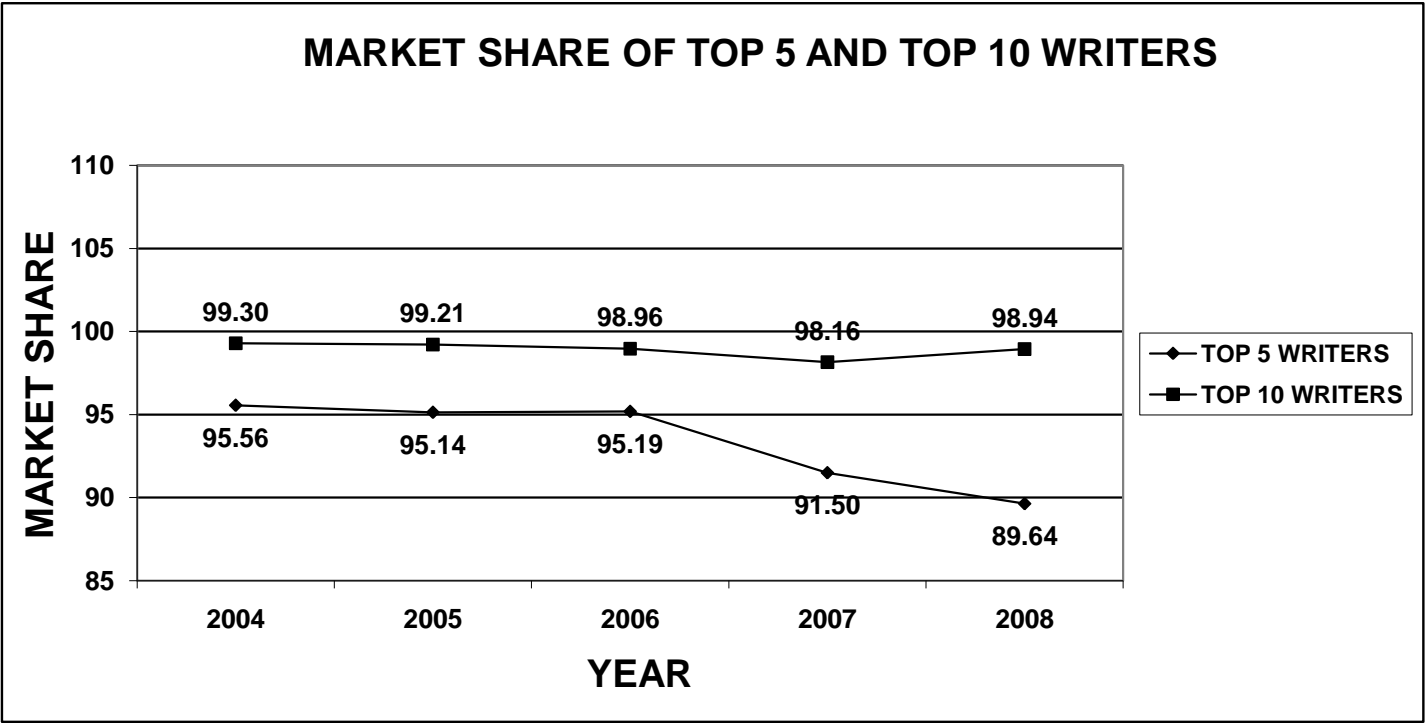
**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.01%	45	245	\$482,037	\$456,699	\$0	\$480,352	\$487,108	106.66%
75	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.20%	22	1,522	\$7,085,558	\$7,085,558	\$0	\$11,221,108	\$11,349,716	160.18%
76	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.00%	68	0	\$3,884	\$3,884	\$0	\$42,612	\$36,769	946.68%
77	TIME INSURANCE COMPANY	1.22%	13	23,593	\$44,051,193	\$44,048,187	\$0	\$27,482,433	\$26,723,736	60.67%
78	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	67	31	\$5,192	\$5,232	\$0	\$0	\$0	0.00%
79	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	76	0	\$0	\$0	\$0	\$0	-\$78,636	N/A
80	TRUSTMARK INSURANCE COMPANY	0.00%	57	35	\$85,086	\$89,041	\$0	\$53,037	\$50,913	57.18%
81	TRUSTMARK LIFE INSURANCE COMPANY	0.66%	14	6,640	\$23,758,628	\$23,717,443	\$0	\$20,153,495	\$20,556,364	86.67%
82	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.59%	15	7,212	\$21,483,290	\$21,649,584	\$0	\$16,066,003	\$15,623,228	72.16%
83	UNION LABOR LIFE INSURANCE COMPANY	0.00%	75	0	\$11	\$10	\$0	\$458	\$353	3530.00%
84	UNION SECURITY INSURANCE COMPANY	0.17%	25	1,319	\$6,129,789	\$6,254,721	\$0	\$5,092,870	\$4,587,421	73.34%
85	UNITED HEALTHCARE INSURANCE COMPANY	20.26%	2	216,095	\$732,272,210	\$738,239,338	\$0	\$567,913,311	\$569,919,110	77.20%
86	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	76	0	-\$1,949	-\$27,144	\$0	\$33,748	-\$7,780	28.66%
87	UNITED SECURITY LIFE AND HEALTH INS COMPANY	0.03%	42	455	\$954,676	\$951,764	\$0	\$292,364	\$291,336	30.61%
88	UNITED STATES FIRE INSURANCE COMPANY	0.05%	36	3,863	\$1,636,938	\$1,636,938	\$0	\$1,290,261	\$1,568,530	95.82%
89	WORLD INSURANCE COMPANY	0.03%	40	537	\$1,235,031	\$1,246,491	\$0	\$903,942	\$868,884	69.71%
TOTAL		100.00%		1,248,892	\$3,613,813,834	\$3,624,953,730	\$77,008	\$2,946,585,931	\$2,961,449,729	81.70%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG PREMIER INSURANCE COMPANY	0.01%	22	13	\$27,151	\$28,784	\$0	\$21,002	\$16,365	56.85%
2	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.00%	27	3	\$5,473	\$5,255	\$0	\$8,045	\$5,064	96.37%
3	AMERICAN NATIONAL LIFE INS CO OF TEXAS	3.12%	5	5,199	\$7,057,600	\$6,391,006	\$0	\$4,321,616	\$5,325,974	83.34%
4	AMERICAN REPUBLIC INSURANCE COMPANY	7.15%	3	7,607	\$16,196,621	\$16,305,068	\$0	\$12,386,330	\$12,548,325	76.96%
5	BANKERS LIFE AND CASUALTY COMPANY	2.71%	6	2,965	\$6,133,169	\$6,141,344	\$0	\$4,714,179	\$4,535,830	73.86%
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.07%	14	105	\$167,216	\$168,661	\$0	\$154,168	\$156,689	92.90%
7	COMBINED INSURANCE CO OF AMERICA	0.01%	24	17	\$25,323	\$25,061	\$0	\$58,090	\$55,791	222.62%
8	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	28	1	\$3,595	\$3,595	\$0	\$342	\$373	10.38%
9	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	1.60%	8	2,112	\$3,634,513	\$3,665,773	\$0	\$2,852,977	\$2,888,848	78.81%
10	CUNA MUTUAL INSURANCE SOCIETY	0.00%	33	0	\$0	\$0	\$0	\$0	-\$571	N/A
11	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	25	1	\$11,154	\$11,632	\$0	\$273	\$243	2.09%
12	GLOBE LIFE AND ACCIDENT INSURANCE CO	0.02%	21	29	\$47,395	\$46,787	\$0	\$54,902	\$58,171	124.33%
13	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.02%	20	124	\$49,069	\$49,168	\$0	\$37,589	\$38,805	78.92%
14	GUARANTEE TRUST LIFE INSURANCE CO	0.02%	19	21	\$55,236	\$55,487	\$0	\$34,976	\$36,880	66.47%
15	HARTFORD LIFE AND ACCIDENT INSURANCE CO	5.44%	4	87,736	\$12,310,880	\$12,167,855	\$0	\$5,183,732	\$5,767,726	47.40%
16	HARTFORD LIFE INSURANCE COMPANY	0.35%	11	5,490	\$782,378	\$775,661	\$0	\$515,005	\$328,581	42.36%
17	HEALTHY ALLIANCE LIFE INSURANCE CO	1.20%	10	1,888	\$2,707,029	\$2,817,923	\$0	\$2,900,082	\$3,062,686	108.69%
18	MEDICO INSURANCE COMPANY	0.11%	13	373	\$250,559	\$208,578	\$0	\$77,082	\$124,808	59.84%
19	MONUMENTAL LIFE INSURANCE COMPANY	0.19%	12	175	\$419,731	\$423,321	\$0	\$324,576	\$314,786	74.36%
20	MUTUAL OF OMAHA INSURANCE COMPANY	11.22%	2	11,521	\$25,419,979	\$26,350,074	\$0	\$20,082,094	\$19,009,229	72.14%
21	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	30	2	\$1,321	\$1,337	\$0	\$2,337	\$2,386	178.46%
22	OXFORD LIFE INSURANCE COMPANY	0.06%	16	92	\$139,958	\$139,763	\$0	\$103,583	\$105,185	75.26%
23	PRINCIPAL LIFE INSURANCE COMPANY	1.44%	9	1,127	\$3,272,770	\$3,272,304	\$0	\$2,252,572	\$2,260,888	69.09%
24	PYRAMID LIFE INSURANCE COMPANY	0.00%	32	3	\$1,080	\$1,078	\$0	\$851	\$782	72.54%
25	STERLING LIFE INSURANCE COMPANY	0.06%	17	74	\$125,390	\$125,390	\$0	\$85,171	\$86,794	69.22%
26	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	31	1	\$1,178	\$1,158	\$0	\$130	\$122	10.54%
27	TRANSAMERICA LIFE INSURANCE COMPANY	2.35%	7	3,378	\$5,321,279	\$5,428,648	\$0	\$4,856,676	\$4,822,498	88.83%
28	UNION FIDELITY LIFE INSURANCE COMPANY	0.07%	15	85	\$163,269	\$162,866	\$0	\$152,446	\$190,461	116.94%
29	UNION LABOR LIFE INSURANCE COMPANY	0.01%	23	14	\$27,057	\$26,911	\$0	\$20,162	\$33,050	122.81%
30	UNITED HEALTHCARE INSURANCE COMPANY	62.71%	1	85,341	\$142,038,794	\$140,885,439	\$0	\$113,283,770	\$113,982,227	80.90%
31	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	26	5	\$10,194	\$10,209	\$0	\$17,813	\$17,386	170.30%
32	WASHINGTON NATIONAL INSURANCE CO	0.00%	29	4	\$3,331	\$3,376	\$0	\$2,372	\$2,410	71.39%
33	WORLD INSURANCE COMPANY	0.04%	18	58	\$82,031	\$82,792	\$0	\$90,879	\$87,354	105.51%
TOTAL		100.00%		215,564	\$226,491,723	\$225,782,304	\$0	\$174,595,822	\$175,866,146	77.89%

MISSOURI GROUP MEDICARE SUPPLEMENT INSURANCE

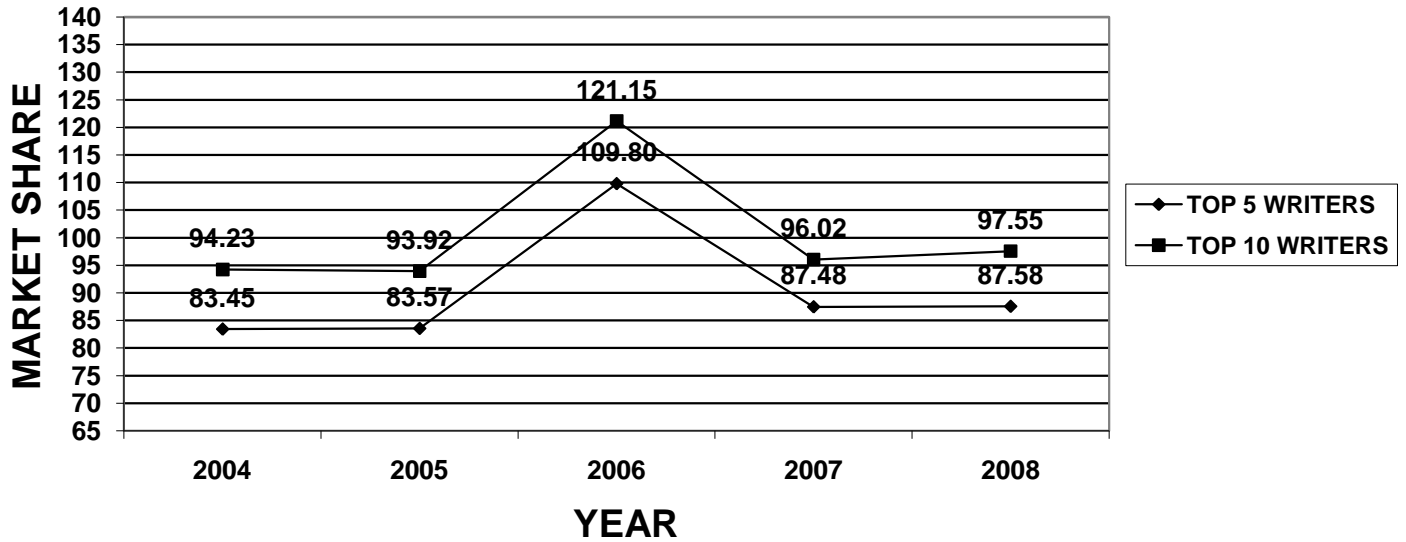


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

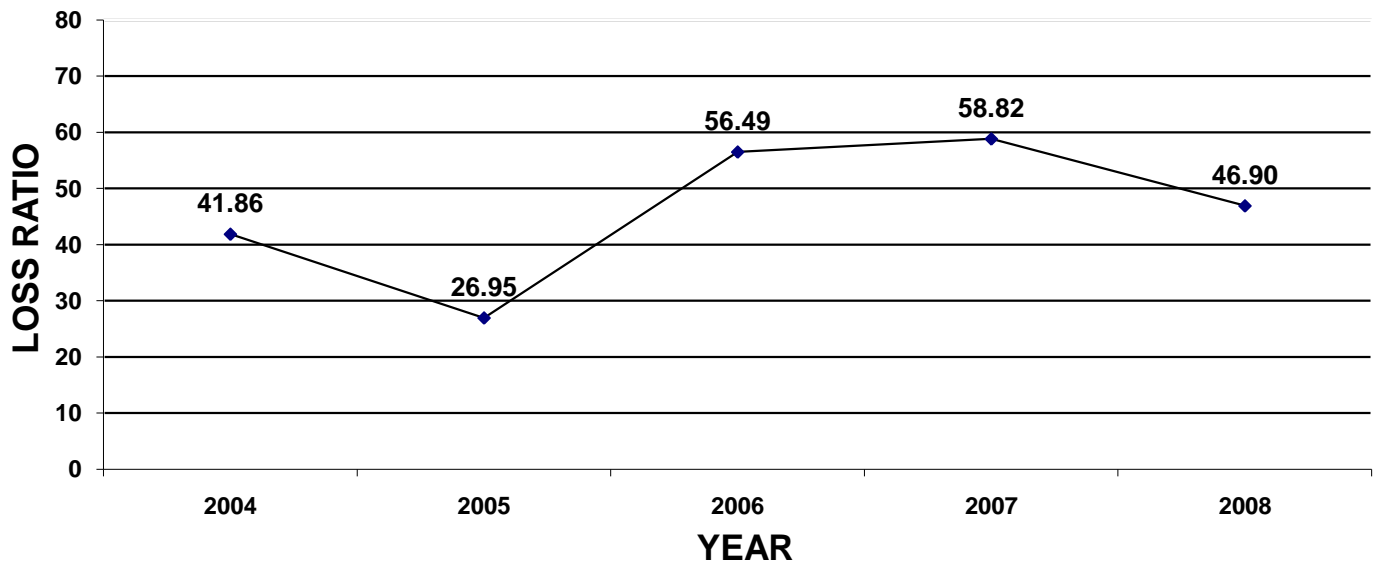
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	-0.21%	33	568	-\$59,938	-\$59,591	\$0	\$305,166	\$360,927	-605.67%
2	AIG PREMIER INSURANCE COMPANY	0.00%	31	2	\$874	\$760	\$0	\$0	\$76	10.00%
3	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.01%	30	10	\$2,224	\$2,135	\$0	\$3,396	\$2,138	100.14%
4	ALLSTATE LIFE INSURANCE COMPANY	0.39%	13	152	\$111,133	\$113,402	\$0	\$160,798	\$551,878	486.66%
5	AMERICAN FIDELITY ASSURANCE COMPANY	0.15%	17	70	\$43,680	\$43,811	\$0	\$0	\$38,369	87.58%
6	AMERICAN REPUBLIC INSURANCE COMPANY	0.66%	9	153	\$189,950	\$201,036	\$0	\$323,730	\$264,180	131.41%
7	AMERICAN UNITED LIFE INSURANCE CO	0.01%	29	1	\$2,930	\$2,972	\$0	\$724	\$721	24.26%
8	BCS LIFE INSURANCE COMPANY	0.00%	32	1	\$94	\$94	\$0	\$0	-\$2	-2.13%
9	CONNECTICUT GENERAL LIFE INS CO	0.12%	19	63	\$34,050	\$34,050	\$0	\$30,437	\$66,219	194.48%
10	CONTINENTAL CASUALTY COMPANY	5.80%	6	3,107	\$1,664,433	-\$464,604	\$0	\$403,583	\$723,352	-155.69%
11	GENWORTH LIFE INSURANCE COMPANY	2.16%	7	1,128	\$621,155	\$634,189	\$0	\$4,855,991	\$4,864,266	767.01%
12	GREAT AMERICAN LIFE INSURANCE COMPANY	0.02%	28	5	\$5,050	\$5,050	\$0	\$0	\$0	0.00%
13	HARTFORD LIFE INSURANCE COMPANY	0.14%	18	2	\$39,393	\$39,055	\$0	\$0	\$0	0.00%
14	JOHN HANCOCK LIFE INSURANCE COMPANY	18.61%	3	9,280	\$5,343,012	\$5,523,550	\$0	\$1,380,731	\$942,060	17.06%
15	MEDAMERICA INSURANCE COMPANY	0.15%	16	42	\$43,862	\$43,724	\$0	\$0	\$0	0.00%
16	METLIFE INSURANCE CO OF CONNECTICUT	0.04%	23	12	\$11,163	\$11,163	\$0	\$0	\$0	0.00%
17	METROPOLITAN LIFE INSURANCE COMPANY	29.77%	1	10,050	\$8,546,600	\$9,018,470	\$0	\$3,200,759	\$0	0.00%
18	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	25	8	\$6,487	\$6,503	\$0	\$487	\$473	7.27%
19	MONY LIFE INSURANCE COMPANY	0.02%	27	11	\$5,162	\$5,162	\$0	\$0	\$0	0.00%
20	MUTUAL OF OMAHA INSURANCE COMPANY	0.53%	10	177	\$152,142	\$151,174	\$0	\$34,125	\$31,961	21.14%
21	NEW YORK LIFE INSURANCE COMPANY	0.38%	14	131	\$107,725	\$109,153	\$0	\$119,010	\$385,514	353.19%
22	PRINCIPAL LIFE INSURANCE COMPANY	0.07%	20	48	\$19,494	\$21,647	\$0	\$21,457	\$21,457	99.12%
23	PROVIDENT LIFE AND ACCIDENT INS COMPANY	0.17%	15	48	\$49,313	\$90,505	\$0	\$86,160	\$52,161	57.63%
24	PRUDENTIAL INSURANCE CO OF AMERICA THE	6.19%	5	1,611	\$1,776,027	\$2,099,722	\$1,316	\$114,580	\$191,255	9.11%
25	RIVERSOURCE LIFE INSURANCE COMPANY	0.05%	22	13	\$15,032	\$15,017	\$0	\$0	\$0	0.00%
26	SENIOR HEALTH INS CO OF PENNSYLVANIA	0.39%	12	133	\$112,038	\$121,781	\$0	\$277,707	\$748,025	614.24%
27	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	21	29	\$15,512	\$15,512	\$0	\$0	\$0	0.00%
28	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.03%	24	2	\$7,579	-\$7,784	\$0	\$0	\$0	0.00%
29	STONEBRIDGE LIFE INSURANCE COMPANY	0.82%	8	1,023	\$234,797	\$235,479	\$0	\$666,021	\$770,005	327.00%
30	TRANSAMERICA LIFE INSURANCE COMPANY	8.55%	4	2,197	\$2,456,025	\$2,443,200	\$0	\$1,574,324	\$1,646,356	67.39%
31	UNITED TEACHER ASSOCIATES INSURANCE CO	0.02%	26	4	\$6,314	\$5,672	\$0	\$10,040	\$9,799	172.76%
32	UNUM LIFE INSURANCE COMPANY OF AMERICA	24.46%	2	20,153	\$7,024,032	\$7,025,287	\$0	\$591,926	\$798,846	11.37%
33	WASHINGTON NATIONAL INSURANCE CO	0.44%	11	101	\$125,235	\$146,402	\$0	\$472,725	\$434,360	296.69%
34	ZURICH AMERICAN INSURANCE COMPANY	0.00%	33	0	\$0	\$0	\$0	\$98,391	\$56,582	N/A
TOTAL		100.00%		50,335	\$28,712,579	\$27,633,698	\$1,316	\$14,732,268	\$12,960,978	46.90%

## MISSOURI GROUP LONG TERM CARE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

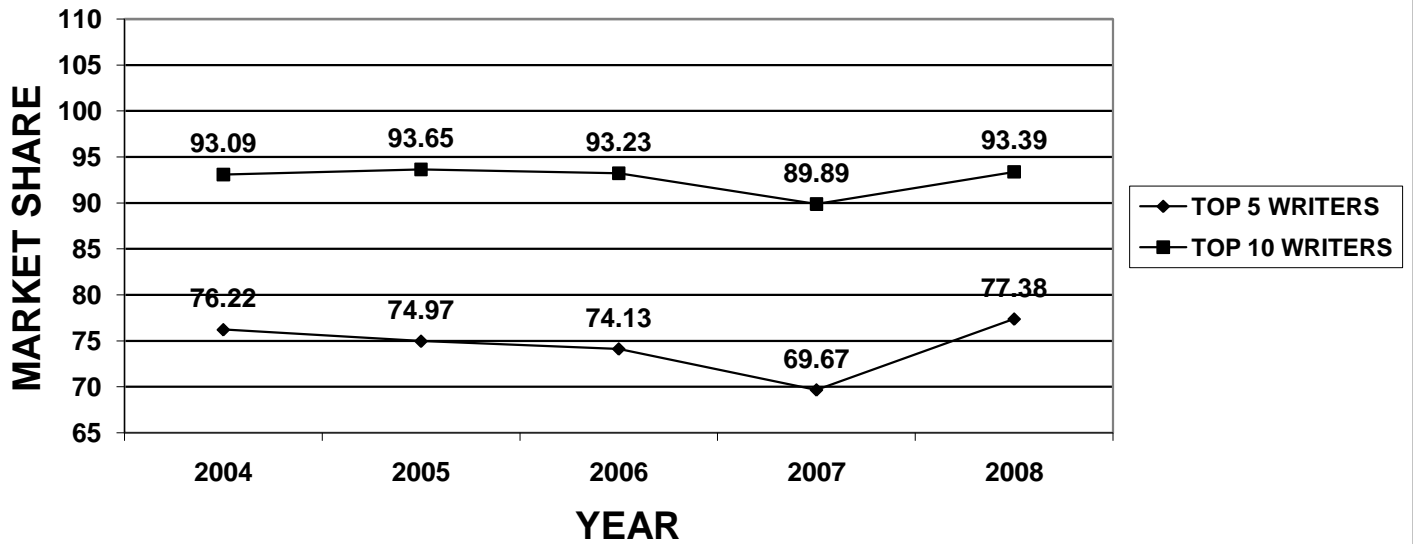


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

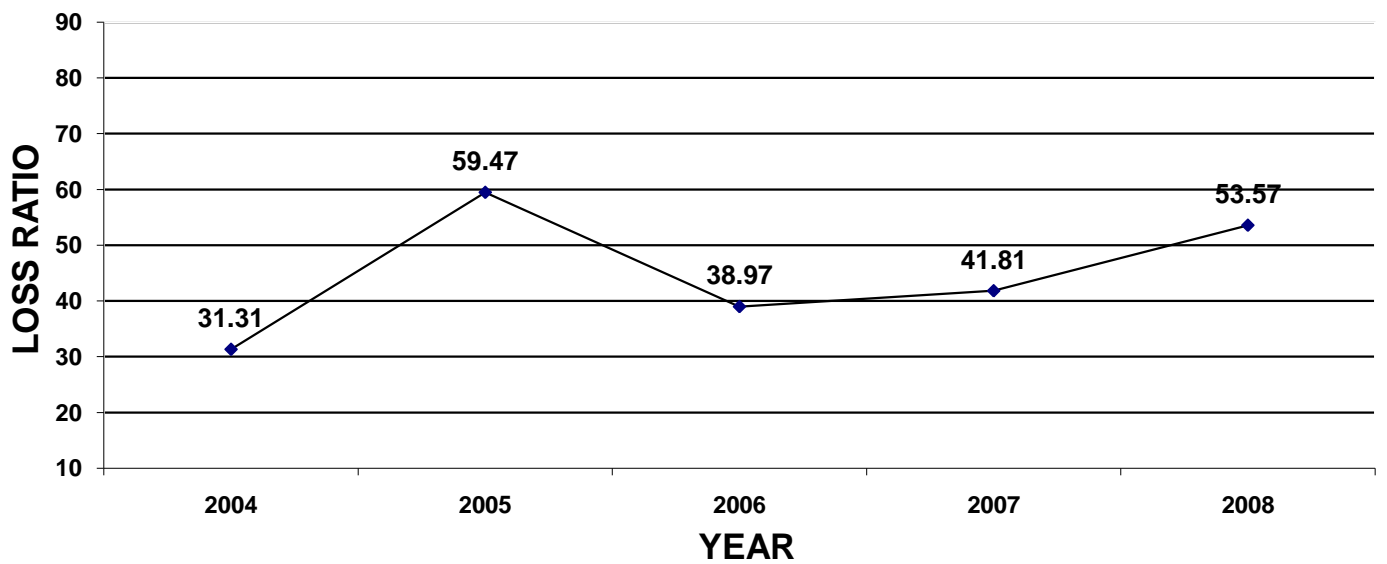
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG LIFE INSURANCE COMPANY	0.80%	14	44	\$73,948	\$73,963	\$0	\$79,791	\$245,481	331.90%
2	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBU	0.12%	23	10	\$10,686	\$10,761	\$0	\$27,948	\$40,338	374.85%
3	AMERICAN GENERAL ASSURANCE COMPANY	0.85%	13	150	\$78,541	\$67,406	\$0	\$13,377	\$14,091	20.90%
4	AMERICAN HERITAGE LIFE INSURANCE CO	10.60%	3	7,573	\$976,865	\$963,016	\$0	\$515,734	\$563,763	58.54%
5	AMERICAN REPUBLIC INSURANCE COMPANY	0.62%	15	205	\$56,740	\$58,740	\$0	\$20,218	\$22,261	37.90%
6	BALTIMORE LIFE INSURANCE COMPANY THE	0.09%	25	12	\$8,681	\$8,681	\$0	\$0	\$0	0.00%
7	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.15%	22	90	\$13,981	\$14,153	\$0	\$0	\$0	0.00%
8	COLONIAL LIFE & ACCIDENT INS CO	0.32%	17	19	\$29,562	\$29,492	\$0	\$13,850	\$14,404	48.84%
9	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	29	4	\$1,339	\$1,695	\$0	\$10,900	\$244	14.40%
10	COMBINED INSURANCE CO OF AMERICA	1.61%	9	993	\$148,353	\$149,668	\$0	\$48,964	\$36,886	24.65%
11	CONSECO HEALTH INSURANCE COMPANY	7.06%	4	2,388	\$650,088	\$635,529	\$0	\$386,530	\$419,149	65.95%
12	CONSECO INSURANCE COMPANY	0.04%	26	35	\$3,751	\$4,047	\$0	\$475	\$470	11.61%
13	CONTINENTAL AMERICAN INSURANCE CO	0.90%	12	796	\$82,578	\$81,380	\$0	\$31,167	\$31,973	39.29%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	5.25%	5	4,305	\$483,336	\$478,938	\$0	\$122,894	\$129,367	27.01%
15	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.20%	19	15	\$18,116	\$18,891	\$0	\$49,086	\$43,586	230.72%
16	GUARANTEE TRUST LIFE INSURANCE CO	0.00%	33	3	\$106	\$107	\$0	\$0	\$0	0.00%
17	HARTFORD LIFE INSURANCE COMPANY	0.02%	28	5	\$1,484	\$1,471	\$0	\$0	\$0	0.00%
18	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	36	0	\$0	\$0	\$0	\$224,052	\$212,872	N/A
19	MEGA LIFE AND HEALTH INSURANCE CO THE	1.44%	10	1,273	\$132,785	\$133,178	\$0	\$20,000	\$18,777	14.10%
20	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.25%	18	165	\$23,369	\$23,505	\$0	\$10,000	\$8,531	36.29%
21	MONUMENTAL LIFE INSURANCE COMPANY	3.91%	8	2,934	\$360,090	\$357,370	\$0	\$93,958	\$91,898	25.72%
22	MUTUAL OF OMAHA INSURANCE COMPANY	16.95%	2	20,230	\$1,561,336	\$1,551,214	\$0	\$407,485	\$428,016	27.59%
23	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	4.51%	7	24,275	\$415,066	\$415,066	\$0	\$141,269	\$132,983	32.04%
24	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.19%	21	40	\$17,079	\$17,146	\$0	\$18,006	\$17,299	100.89%
25	PHYSICIANS MUTUAL INSURANCE COMPANY	0.19%	20	22	\$17,934	\$18,407	\$0	\$0	\$0	0.00%
26	RELiance STANDARD LIFE INSURANCE CO	1.31%	11	261	\$121,092	\$121,319	\$0	\$17,593	\$22,353	18.42%
27	RESERVE NATIONAL INSURANCE COMPANY	0.00%	34	1	\$86	\$87	\$0	\$0	\$0	0.00%
28	SETTLERS LIFE INSURANCE COMPANY	0.01%	31	1	\$836	\$830	\$0	\$0	\$0	0.00%
29	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	30	6	\$977	\$1,225	\$0	\$0	\$0	0.00%
30	STONEBRIDGE LIFE INSURANCE COMPANY	0.40%	16	560	\$36,985	\$37,160	\$0	\$12,113	\$11,506	30.96%
31	TRANSAMERICA LIFE INSURANCE COMPANY	37.52%	1	42	\$3,456,229	\$3,450,792	\$0	\$1,985,318	\$2,185,690	63.34%
32	TRUSTMARK INSURANCE COMPANY	0.02%	27	179	\$1,823	\$1,914	\$0	\$221	\$212	11.08%
33	UNION FIDELITY LIFE INSURANCE COMPANY	4.54%	6	5,395	\$418,115	\$418,899	\$0	\$231,997	\$212,657	50.77%
34	UNION LABOR LIFE INSURANCE COMPANY	0.00%	32	114	\$368	\$377	\$0	\$0	\$0	0.00%
35	WASHINGTON NATIONAL INSURANCE CO	0.00%	35	1	\$65	\$66	\$0	\$44	\$7	10.61%
36	ZURICH AMERICAN INSURANCE COMPANY	0.10%	24	93	\$9,057	\$9,057	\$0	\$0	\$0	0.00%
TOTAL		100.00%		72,239	\$9,211,447	\$9,155,550	\$0	\$4,482,990	\$4,904,814	53.57%

## MISSOURI GROUP SPECIFIED DISEASE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.02%	74	399	\$21,720	\$21,555	\$0	\$0	-\$31,650	-146.83%
2	ACE AMERICAN INSURANCE COMPANY	1.24%	18	160,426	\$1,084,905	\$1,014,723	\$0	\$1,062,073	\$516,314	50.88%
3	AETNA LIFE INSURANCE COMPANY	1.19%	19	44,955	\$1,036,657	\$1,055,256	\$0	\$196,276	\$161,698	15.32%
4	AIG LIFE INSURANCE COMPANY	1.35%	17	6,579	\$1,172,409	\$1,367,407	\$0	\$1,500,198	\$1,473,219	107.74%
5	AIG PREMIER INSURANCE COMPANY	0.00%	110	7	\$140	\$182	\$0	\$0	\$14	7.69%
6	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.00%	108	4	\$245	\$236	\$0	\$179	\$112	47.46%
7	ALLSTATE LIFE INSURANCE COMPANY	0.83%	30	9,436	\$726,889	\$732,807	\$0	\$716,417	\$595,666	81.29%
8	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	93	418	\$2,332	\$2,284	\$0	\$2,250	\$2,242	98.16%
9	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	80	30	\$13,056	\$12,937	\$0	\$7,812	\$7,583	58.61%
10	AMERICAN GENERAL ASSURANCE COMPANY	0.10%	54	606	\$90,888	\$76,009	\$0	\$55,498	\$58,460	76.91%
11	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	94	0	\$2,268	\$2,268	\$0	\$4,827	\$14,558	641.89%
12	AMERICAN HEALTH AND LIFE INSURANCE CO	0.03%	69	436	\$25,340	\$24,806	\$0	\$0	\$4,300	17.33%
13	AMERICAN HERITAGE LIFE INSURANCE CO	0.08%	59	1,214	\$66,539	\$66,539	\$0	\$29,045	\$29,045	43.65%
14	AMERICAN INCOME LIFE INSURANCE CO	0.26%	40	200,178	\$223,141	\$221,554	\$0	\$143,040	\$155,601	70.23%
15	AMERICAN MEDICAL SECURITY LIFE INS CO	0.03%	71	1,837	\$24,132	\$24,132	\$0	\$0	\$0	0.00%
16	AMERICAN NATIONAL LIFE INS CO OF TEXAS	0.00%	103	2	\$342	\$366	\$0	\$0	-\$4	-1.09%
17	AMERICAN SENTINEL INSURANCE COMPANY	0.02%	76	474	\$21,400	\$19,984	\$0	\$1,036	-\$3,232	-16.17%
18	AMERICAN UNDERWRITERS LIFE INS COMPANY	0.60%	33	1,443	\$520,204	\$520,204	\$0	\$78,750	-\$48,105	-9.25%
19	AMERICAN UNITED LIFE INSURANCE CO	0.13%	49	5,286	\$113,799	\$115,583	\$0	\$243,000	\$249,232	215.63%
20	AMEX ASSURANCE COMPANY	1.04%	24	398,612	\$903,412	\$925,572	\$0	\$145,100	\$96,200	10.39%
21	ANTHEM LIFE INSURANCE COMPANY	1.12%	22	102,501	\$977,030	\$988,377	\$0	\$422,724	\$577,602	58.44%
22	AUTO CLUB LIFE INSURANCE COMPANY	0.08%	58	928	\$72,693	\$73,539	\$0	\$62,500	\$24,677	33.56%
23	BALBOA INSURANCE COMPANY	0.00%	105	7	\$306	\$306	\$0	\$0	-\$1,333	-435.62%
24	BALBOA LIFE INSURANCE COMPANY	0.26%	39	6,096	\$228,452	\$228,452	\$0	\$29,557	\$34,208	14.97%
25	BANKERS LIFE AND CASUALTY COMPANY	0.00%	104	4	\$312	\$320	\$0	\$0	\$0	0.00%
26	BCS INSURANCE COMPANY	-0.28%	113	121	-\$248,143	\$15,840	\$0	\$190,211	\$143,718	907.31%
27	CAPITOL INDEMNITY CORPORATION	0.04%	63	11,463	\$33,151	\$55,754	\$0	\$19,932	\$11,885	21.32%
28	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	107	2	\$269	\$268	\$0	\$0	\$0	0.00%
29	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.95%	27	11,513	\$826,342	\$794,502	\$0	\$410,693	\$518,253	65.23%
30	CIGNA LIFE INSURANCE CO OF NEW YORK	0.00%	113	0	\$0	\$0	\$0	\$640	\$640	N/A
31	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	106	3	\$300	\$433	\$0	\$0	\$60	13.86%
32	COLUMBIAN LIFE INSURANCE COMPANY	1.00%	26	1,872	\$868,420	\$317,796	\$0	\$637,444	\$619,890	195.06%
33	COMBINED INSURANCE CO OF AMERICA	0.11%	52	861	\$95,024	\$95,867	\$0	\$55,147	\$31,123	32.46%
34	COMMERCIAL TRAVELERS MUTUAL INS CO	0.00%	90	43	\$3,570	\$3,756	\$0	\$8,605	\$7,640	203.41%
35	CONNECTICUT GENERAL LIFE INS CO	0.00%	113	0	\$0	\$0	\$0	\$6,211	\$6,208	N/A
36	CONSECO HEALTH INSURANCE COMPANY	0.01%	85	30	\$7,540	\$6,743	\$0	\$790	\$856	12.69%
37	CONSECO INSURANCE COMPANY	0.03%	73	362	\$23,209	\$25,039	\$0	\$2,937	\$2,905	11.60%
38	CONTINENTAL AMERICAN INSURANCE CO	0.03%	67	88	\$27,606	\$27,206	\$0	\$10,419	\$10,689	39.29%
39	CONTINENTAL CASUALTY COMPANY	0.55%	34	0	\$482,955	\$2,757,669	\$0	\$3,256,643	\$1,223,845	44.38%
40	CUNA MUTUAL INSURANCE SOCIETY	1.10%	23	64,781	\$960,814	\$958,175	\$0	\$313,558	\$329,581	34.40%
41	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	113	0	\$0	\$0	\$0	\$0	-\$13,083	N/A
42	FARM BUREAU LIFE INS COMPANY OF MISSOURI	0.19%	43	106,670	\$161,290	\$161,290	\$0	\$99,992	\$90,351	56.02%
43	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	113	4	\$0	\$0	\$0	\$0	\$0	N/A
44	FEDERAL INSURANCE COMPANY	5.52%	7	31,302	\$4,808,962	\$3,516,288	\$0	\$818,151	\$1,213,984	34.52%
45	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	92	61	\$3,031	\$3,073	\$0	\$1,537	-\$2,242	-72.96%
46	GERBER LIFE INSURANCE COMPANY	0.02%	78	5,100	\$13,667	\$13,564	\$0	\$0	\$0	0.00%
47	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	99	2	\$480	\$480	\$0	\$0	-\$14	-2.92%
48	GREAT AMERICAN INSURANCE COMPANY	0.91%	28	464	\$794,099	\$1,064,034	\$0	\$2,133,015	\$1,868,005	175.56%
49	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.04%	64	2,995	\$30,762	\$29,222	\$0	\$26,040	\$26,849	91.88%
50	GUARANTEE TRUST LIFE INSURANCE CO	1.91%	13	2,139	\$1,661,056	\$1,668,605	\$0	\$950,121	\$1,001,848	60.04%
51	GUARDIAN LIFE INSURANCE CO OF AMERICA	1.17%	20	73,124	\$1,021,653	\$1,029,525	\$0	\$163,583	\$168,338	16.35%
52	HARTFORD LIFE AND ACCIDENT INS COMPANY	7.18%	3	114,284	\$6,260,749	\$6,204,941	\$0	\$2,960,657	\$3,325,821	53.60%
53	HARTFORD LIFE INSURANCE COMPANY	2.30%	12	15,761	\$2,001,198	\$1,984,182	\$0	\$1,448,451	\$926,549	46.70%
54	HEALTHY ALLIANCE LIFE INSURANCE CO	0.01%	86	0	\$6,826	\$5,755	\$0	\$18,117	\$18,498	321.42%
55	HM LIFE INSURANCE COMPANY	0.11%	53	200	\$94,903	\$86,881	\$0	\$200	\$202	0.23%
56	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	95	23	\$2,231	\$2,231	\$0	\$0	\$804	36.04%
57	INSURANCE COMPANY OF NORTH AMERICA	0.00%	113	0	-\$25	-\$25	\$0	\$720,993	\$711,869	-2847476.00%
58	JOHN ALDEN LIFE INSURANCE COMPANY	0.03%	70	1,576	\$25,267	\$25,673	\$0	\$0	\$296	1.15%
59	KANAWHA INSURANCE COMPANY	0.04%	62	120	\$33,961	\$33,939	\$0	\$0	\$0	0.00%
60	LAFAYETTE LIFE INSURANCE COMPANY THE	0.10%	55	1,922	\$88,914	\$89,366	\$0	\$185,500	\$185,500	207.57%
61	LIBERTY LIFE INSURANCE COMPANY	1.13%	21	6,212	\$987,484	\$965,801	\$0	\$216,212	\$197,516	20.45%
62	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	109	2	\$159	\$159	\$0	\$0	\$0	0.00%
63	LIFE INSURANCE COMPANY OF NORTH AMERICA	6.89%	4	240,267	\$6,006,671	\$6,006,671	\$0	\$3,352,649	\$874,055	14.55%
64	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.02%	25	61,029	\$889,897	\$880,420	\$0	\$343,000	\$361,171	41.02%
65	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	83	1	\$8,333	\$10,879	\$0	\$0	\$0	0.00%
66	MADISON NATIONAL LIFE INSURANCE CO INC	0.02%	77	1,300	\$19,500	\$19,591	\$0	\$4,675	\$5,979	30.52%
67	MEGA LIFE AND HEALTH INSURANCE CO THE	0.12%	51	1,170	\$104,595	\$103,919	\$0	\$15,783	\$14,818	14.26%
68	METROPOLITAN LIFE INSURANCE COMPANY	5.67%	6	372,105	\$4,940,678	\$4,946,434	\$0	\$2,283,070	\$7,799,196	157.67%
69	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	0.00%	88	7	\$4,327	\$4,447	\$0	\$500	\$500	11.24%
70	MINNESOTA LIFE INSURANCE COMPANY	2.43%	10	42,100	\$2,114,374	\$2,100,625	\$0	\$937,070	\$888,626	42.30%
71	MONUMENTAL LIFE INSURANCE COMPANY	2.82%	9	34,566	\$2,456,769	\$2,436,820	\$0	\$769,779	\$756,016	31.02%
72	MUTUAL OF OMAHA INSURANCE COMPANY	3.53%	8	344,647	\$3,080,722	\$2,973,422	\$0	\$793,713	\$1,156,190	38.88%
73	NATIONAL CASUALTY COMPANY	0.03%	72	18	\$23,817	\$26,626	\$0	\$3,943	\$943	3.54%

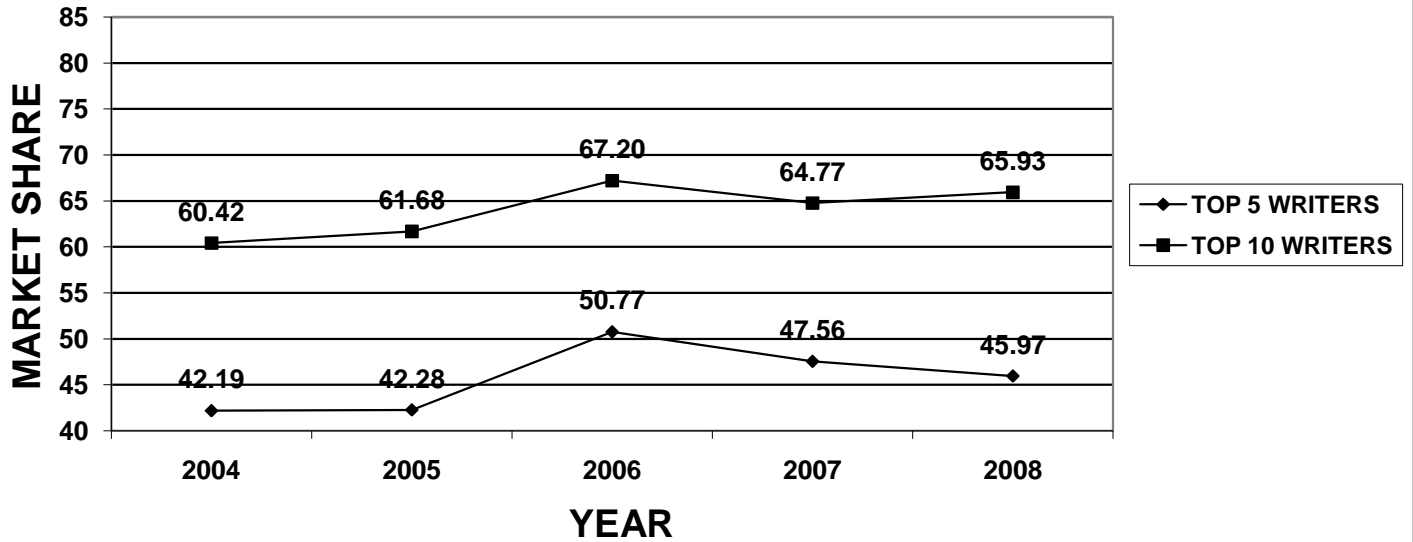


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

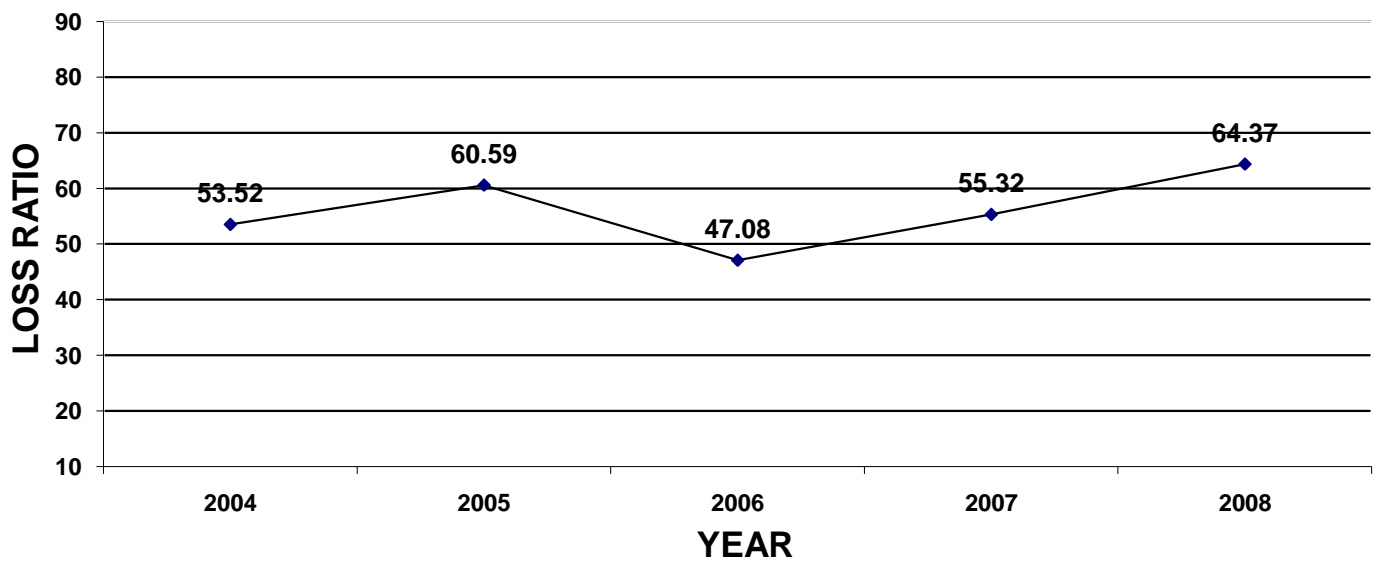
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	11.52%	2	525,216	\$10,037,799	\$9,988,181	\$0	\$3,399,512	\$3,200,124	32.04%
75	NATIONWIDE LIFE INSURANCE COMPANY	0.67%	31	0	\$587,757	\$624,060	\$0	\$320,941	\$260,541	41.75%
76	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	102	7	\$394	\$391	\$0	\$0	\$0	0.00%
77	NEW YORK LIFE INSURANCE COMPANY	0.23%	42	3,103	\$196,743	\$196,893	\$0	\$45,556	\$45,761	23.24%
78	OLD REPUBLIC LIFE INSURANCE COMPANY	1.50%	15	12	\$1,305,980	\$1,305,980	\$0	\$1,068,535	\$1,396,254	106.91%
79	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	113	0	-\$145	-\$238	\$0	\$0	\$0	0.00%
80	PAN-AMERICAN LIFE INSURANCE COMPANY	0.10%	56	454	\$84,050	\$86,000	\$0	\$0	\$0	0.00%
81	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	96	43	\$1,893	\$1,944	\$0	\$0	\$0	0.00%
82	PERICO LIFE INSURANCE COMPANY	0.00%	89	39	\$4,305	\$4,441	\$0	\$3,900	\$4,594	103.45%
83	PHILADELPHIA AMERICAN LIFE INS COMPANY	0.17%	45	338	\$144,322	\$144,886	\$0	\$152,151	\$146,177	100.89%
84	PHOENIX LIFE INSURANCE COMPANY	0.00%	112	0	\$19	\$0	\$0	\$0	\$0	N/A
85	PROVIDENT LIFE AND ACCIDENT INS COMPANY	0.00%	97	105	\$1,492	-\$1,214	\$0	-\$500	-\$1,444	118.95%
86	PROVIDENT LIFE AND CASUALTY INS COMPANY	0.00%	111	2	\$41	\$38	\$0	\$0	\$0	0.00%
87	PRUDENTIAL INS COMPANY OF AMERICA THE	1.39%	16	10,228	\$1,213,521	\$1,212,245	\$0	\$1,168,691	\$1,276,138	105.27%
88	QBE INSURANCE CORPORATION	0.06%	60	157	\$51,756	\$51,756	\$0	\$0	\$0	0.00%
89	REASSURE AMERICA LIFE INSURANCE CO	0.00%	101	2	\$404	\$491	\$0	\$0	\$0	0.00%
90	RELIABLE LIFE INSURANCE COMPANY	0.00%	113	8	\$0	\$0	\$0	\$26,674	\$26,674	N/A
91	RELIAANCE STANDARD LIFE INSURANCE CO	0.66%	32	14,035	\$578,151	\$579,238	\$0	\$274,805	\$349,169	60.28%
92	RELIASTAR LIFE INSURANCE COMPANY	0.01%	84	262	\$8,250	\$8,329	\$0	\$0	\$0	0.00%
93	SEARS LIFE INSURANCE COMPANY	0.85%	29	5,996	\$741,003	\$659,667	\$0	\$380,121	\$372,009	56.39%
94	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.02%	75	385	\$21,546	\$6,301	\$0	\$3,356	\$3,391	53.82%
95	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	65	726	\$30,155	\$30,155	\$0	\$0	\$0	0.00%
96	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.12%	50	268	\$105,427	-\$108,278	\$0	\$48,453	\$30,672	-28.33%
97	STANDARD INSURANCE COMPANY	2.33%	11	745,699	\$2,028,111	\$1,993,182	\$0	\$3,286,318	\$4,100,306	205.72%
98	STANDARD LIFE AND ACCIDENT INS COMPANY	0.00%	100	3	\$461	\$474	\$0	\$0	\$0	0.00%
99	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.03%	68	14	\$26,264	\$26,264	\$0	\$16,518	\$16,518	62.89%
100	STARNET INSURANCE COMPANY	0.45%	38	52,420	\$393,824	\$351,477	\$0	\$35,295	\$115,826	32.95%
101	STATE FARM MUTUAL AUTOMOBILE INS CO	0.16%	47	3,355	\$140,746	\$140,746	\$0	\$128,621	\$129,391	91.93%
102	STONEBRIDGE LIFE INSURANCE COMPANY	6.03%	5	102,906	\$5,255,303	\$5,280,212	\$0	\$1,984,058	\$1,884,612	35.69%
103	SYMETRA LIFE INSURANCE COMPANY	0.03%	66	324	\$30,143	\$30,120	\$0	\$41,221	\$44,932	149.18%
104	TIG INSURANCE COMPANY	0.00%	113	0	\$0	\$0	\$0	\$0	-\$1,584	N/A
105	TIME INSURANCE COMPANY	0.01%	87	235	\$6,069	\$6,198	\$0	\$0	\$0	0.00%
106	TRANSAMERICA FINANCIAL LIFE INS COMPANY	0.00%	91	91	\$3,419	\$3,363	\$0	\$0	\$0	0.00%
107	TRANSAMERICA LIFE INSURANCE COMPANY	0.05%	61	19	\$45,259	\$45,231	\$0	\$100	\$110	0.24%
108	TRUSTMARK INSURANCE COMPANY	0.01%	82	109	\$10,057	\$10,557	\$0	\$3,283	\$3,152	29.86%
109	TRUSTMARK LIFE INSURANCE COMPANY	0.01%	81	243	\$12,239	\$12,201	\$0	\$15,000	\$15,300	125.40%
110	U S SPECIALTY INSURANCE COMPANY	0.09%	57	9	\$79,316	\$82,589	\$0	\$89,710	-\$59,433	-71.96%
111	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.18%	44	3,884	\$160,922	\$162,168	\$0	\$120,344	\$117,027	72.16%
112	UNION FIDELITY LIFE INSURANCE COMPANY	0.48%	36	9,910	\$416,155	\$417,083	\$0	\$98,366	\$79,284	19.01%
113	UNION LABOR LIFE INSURANCE COMPANY	0.14%	48	10,151	\$122,740	\$112,223	\$0	\$10,009	\$17,995	16.04%
114	UNION SECURITY INSURANCE COMPANY	0.16%	46	2,749	\$142,913	\$143,614	\$0	\$64,635	\$52,672	36.68%
115	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.46%	37	42,989	\$402,847	\$423,072	\$0	\$292,702	\$322,189	76.15%
116	UNITED STATES LIFE INS COMPANY NEW YORK	0.49%	35	2,844	\$426,893	\$412,064	\$0	\$255,280	\$306,454	74.37%
117	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.79%	14	72,409	\$1,558,283	\$1,538,941	\$0	\$2,170,443	\$1,989,287	129.26%
118	USAA LIFE INSURANCE COMPANY	0.02%	79	85	\$13,311	\$13,365	\$0	-\$75	-\$75	-0.56%
119	WASHINGTON NATIONAL INSURANCE CO	0.24%	41	6,848	\$208,983	\$211,794	\$0	\$139,461	\$22,265	10.51%
120	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	98	6	\$776	\$776	\$0	\$1,000	\$1,000	128.87%
121	ZURICH AMERICAN INSURANCE COMPANY	14.35%	1	101,325	\$12,504,881	\$12,428,241	\$0	\$8,127,747	\$11,710,657	94.23%
TOTAL		100.00%		4,212,201	\$87,160,796	\$87,586,505	\$0	\$51,632,494	\$56,380,230	64.37%

## MISSOURI GROUP ACCIDENT ONLY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

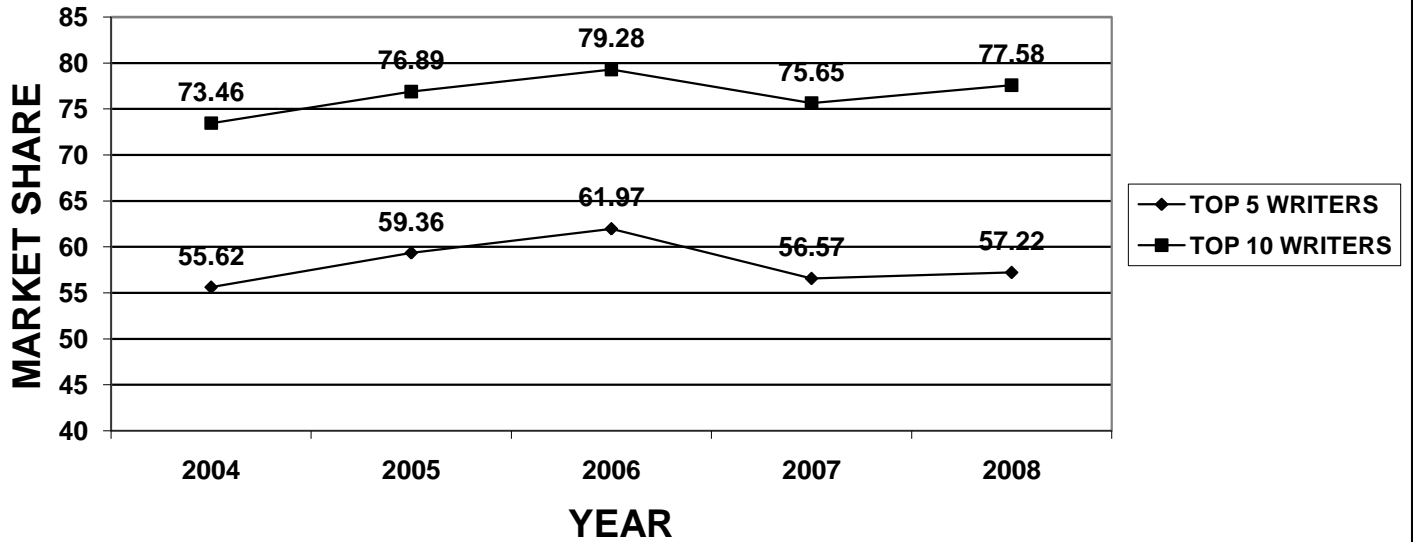
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	1.83%	12	23	\$4,702,803	\$4,566,250	\$0	\$7,048,306	\$3,426,445	75.04%
2	AETNA LIFE INSURANCE COMPANY	1.78%	13	14,682	\$4,572,730	\$4,736,174	\$0	\$5,345,601	\$6,947,055	146.68%
3	AIG LIFE INSURANCE COMPANY	0.07%	43	167	\$175,891	\$178,985	\$0	\$117,480	\$136,333	76.17%
4	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	83	419	\$1,776	\$1,740	\$0	\$1,714	\$1,708	98.16%
5	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.07%	44	3,694	\$168,194	\$169,940	\$0	\$1,973	-\$148,337	-87.29%
6	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.00%	78	14	\$3,861	\$3,978	\$0	\$0	\$0	0.00%
7	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.00%	72	20	\$11,210	\$11,291	\$0	\$0	\$0	0.00%
8	AMERICAN FIDELITY ASSURANCE COMPANY	1.53%	15	9,219	\$3,912,075	\$3,957,996	\$0	\$1,514,026	\$2,043,313	51.62%
9	AMERICAN GENERAL ASSURANCE COMPANY	0.11%	38	2,103	\$273,518	\$282,753	\$0	\$32,193	\$105,636	37.36%
10	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.00%	97	3	\$0	\$0	\$0	\$0	\$0	N/A
11	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.01%	65	454	\$31,716	\$31,716	\$0	\$28,955	\$28,955	91.29%
12	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	97	0	\$0	\$0	\$0	\$10,825	\$38,111	N/A
13	AMERICAN MEDICAL SECURITY LIFE INS CO	0.00%	90	2	\$450	\$450	\$0	\$5,239	\$4,671	1038.00%
14	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	66	670	\$28,079	\$34,420	\$0	\$56,944	\$56,944	165.44%
15	AMERICAN UNITED LIFE INSURANCE CO	0.52%	25	5,277	\$1,326,512	\$1,347,308	\$0	\$1,052,800	\$1,079,384	80.11%
16	ANTHEM LIFE INSURANCE COMPANY	0.79%	21	5,010	\$2,030,714	\$2,100,301	\$0	\$695,699	\$950,589	45.26%
17	AVIVA LIFE AND ANNUITY COMPANY	0.00%	97	0	\$0	\$0	\$0	\$162	-\$2,450	N/A
18	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	97	0	\$0	\$0	\$0	\$40,800	\$40,800	N/A
19	BCS LIFE INSURANCE COMPANY	0.02%	60	648	\$40,797	\$45,349	\$0	\$7,000	\$10,495	23.14%
20	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.11%	34	348	\$288,135	\$291,689	\$0	\$241,557	\$216,845	74.34%
21	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	92	3	\$349	\$347	\$0	\$0	\$0	0.00%
22	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	75	12	\$7,318	\$15,963	\$0	\$19,415	\$49,951	312.92%
23	CENTRAL STATES INDEMNITY CO OF OMAHA	0.00%	77	34	\$5,753	\$5,769	\$0	\$270	-\$6,223	-107.87%
24	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	54	152	\$63,760	\$62,514	\$0	\$50,858	\$44,059	70.48%
25	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.01%	67	110	\$22,004	\$22,004	\$0	\$653,209	\$637,430	2896.88%
26	COLONIAL LIFE & ACCIDENT INS CO	0.08%	41	436	\$203,467	\$200,663	\$0	\$330,786	\$212,737	106.02%
27	COMMERCIAL TRAVELERS MUTUAL INS CO	0.03%	49	293	\$84,079	\$88,455	\$0	\$22,803	\$20,244	22.89%
28	COMPANION LIFE INSURANCE COMPANY	0.03%	50	440	\$77,073	\$77,024	\$0	\$42,375	\$42,643	55.36%
29	CONNECTICUT GENERAL LIFE INS CO	0.00%	85	6	\$1,582	-\$113,195	\$0	\$639,017	\$672,207	-593.85%
30	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	71	16	\$11,853	\$11,681	\$0	\$4,474	\$4,589	39.29%
31	CONTINENTAL ASSURANCE COMPANY	0.00%	97	0	\$0	\$0	\$0	\$71,713	\$71,713	N/A
32	COUNTRY LIFE INSURANCE COMPANY	0.00%	97	160	\$0	\$0	\$0	\$10,244	\$46,131	N/A
33	CUNA MUTUAL INSURANCE SOCIETY	0.11%	33	1,324	\$289,990	\$289,108	\$0	\$32,282	\$40,299	13.94%
34	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	97	0	\$0	\$0	\$0	\$15,700	\$9,974	N/A
35	EPIC LIFE INSURANCE COMPANY THE	0.02%	62	291	\$39,635	\$41,537	\$0	\$8,163	\$8,396	20.21%
36	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.02%	56	632	\$51,298	\$51,298	\$0	\$36,000	\$37,000	72.13%
37	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	51	508	\$74,930	\$74,930	\$0	\$18,771	\$17,320	23.11%
38	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.07%	42	356	\$186,357	\$185,934	\$0	\$40,569	\$33,047	17.77%
39	FORT DEARBORN LIFE INSURANCE COMPANY	0.63%	23	8,664	\$1,627,194	\$1,627,194	\$0	\$1,343,393	\$1,343,393	82.56%
40	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	70	23	\$15,416	\$15,396	\$0	\$0	\$0	0.00%
41	GREAT WEST LIFE ASSURANCE COMPANY	0.03%	48	1	\$84,433	\$63,351	\$0	\$2,874	\$3,245	5.12%
42	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.04%	46	1,842	\$105,578	\$100,293	\$0	\$89,374	\$92,149	91.88%
43	GUARDIAN LIFE INSURANCE CO OF AMERICA	4.07%	8	47,170	\$10,419,976	\$10,377,885	\$0	\$4,798,418	\$5,452,131	52.54%
44	HARTFORD FIRE INSURANCE COMPANY	0.00%	79	75	\$3,750	\$3,750	\$0	\$0	\$0	0.00%
45	HARTFORD LIFE AND ACCIDENT INSURANCE CO	18.21%	1	359,049	\$46,672,425	\$46,560,782	\$0	\$21,321,670	\$24,455,557	52.52%
46	HARTFORD LIFE INSURANCE COMPANY	0.34%	29	1,360	\$873,600	\$879,698	\$0	\$702,173	\$616,410	70.07%
47	HEALTHY ALLIANCE LIFE INSURANCE CO	-0.02%	97	0	-\$42,316	-\$35,679	\$0	\$12,516	\$12,779	-35.82%
48	HM LIFE INSURANCE COMPANY	0.00%	97	0	\$0	\$0	\$0	\$16,702	\$16,796	N/A
49	HORACE MANN LIFE INSURANCE COMPANY	0.01%	68	131	\$18,464	\$18,592	\$0	\$11,392	-\$22,144	-119.10%
50	HUMANA INSURANCE COMPANY	0.02%	59	121	\$44,969	\$44,969	\$0	\$25,962	\$5,625	12.51%
51	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	57	163	\$47,595	\$46,620	\$0	\$56,696	\$53,462	114.68%
52	JEFFERSON NATIONAL LIFE INSURANCE CO	0.00%	97	0	\$0	\$0	\$0	\$5,384	\$102	N/A
53	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	82	5	\$2,191	\$2,378	\$0	\$0	\$0	0.00%
54	KANAWHA INSURANCE COMPANY	0.32%	30	2,636	\$812,996	\$812,486	\$0	\$26,240	\$27,185	3.35%
55	KANSAS CITY LIFE INSURANCE COMPANY	0.37%	28	4,568	\$947,169	\$948,929	\$0	\$566,958	\$610,311	64.32%
56	LAFAYETTE LIFE INSURANCE COMPANY THE	0.31%	31	211	\$782,792	\$786,775	\$0	\$830,881	\$982,283	124.85%
57	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	1.16%	17	16,153	\$2,971,343	\$2,984,548	\$0	\$1,957,435	\$1,968,528	65.96%
58	LIBERTY LIFE INSURANCE COMPANY	0.02%	63	195	\$39,012	\$38,155	\$0	\$20,678	\$18,890	49.51%
59	LIFE INSURANCE COMPANY OF NORTH AMERICA	4.81%	6	61,609	\$12,321,828	\$12,321,828	\$0	\$10,138,555	\$10,199,312	82.77%
60	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.27%	7	64,308	\$10,937,688	\$10,843,178	\$0	\$5,247,828	\$5,875,909	54.19%
61	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	97	0	\$0	\$0	\$0	\$39,672	-\$372,578	N/A
62	MADISON NATIONAL LIFE INSURANCE CO INC	0.00%	76	414	\$6,879	\$8,231	\$0	\$18,853	-\$49,203	-597.78%
63	MAMSI LIFE AND HEALTH INSURANCE COMPANY	0.01%	69	36	\$17,893	\$17,893	\$0	\$15,295	\$12,094	67.59%
64	MEGA LIFE AND HEALTH INSURANCE CO THE	0.02%	58	200	\$45,033	\$44,990	\$0	\$1,500	\$1,408	3.13%
65	METROPOLITAN LIFE INSURANCE COMPANY	7.35%	4	87,162	\$18,835,648	\$18,415,812	\$0	\$15,262,185	\$15,150,374	82.27%
66	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	80	2	\$2,545	\$3,055	\$0	\$4,616	\$5,097	166.84%
67	MINNESOTA LIFE INSURANCE COMPANY	0.08%	40	2,275	\$215,266	\$219,226	\$0	\$135,218	\$119,747	54.62%
68	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	64	181	\$36,435	\$36,158	\$0	\$15,411	\$15,078	41.70%
69	MONY LIFE INSURANCE COMPANY	0.00%	74	8	\$8,756	\$8,908	\$0	\$32,527	\$42,980	482.49%
70	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.04%	47	511	\$97,293	\$97,293	\$0	\$136,159	\$136,159	139.95%
71	MUTUAL OF OMAHA INSURANCE COMPANY	0.11%	35	630	\$284,474	\$298,728	\$0	\$175,706	\$79,983	26.77%
72	NEW YORK LIFE INSURANCE COMPANY	0.64%	22	1,272	\$1,629,710	\$1,630,954	\$0	\$797,634	\$794,883	48.74%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

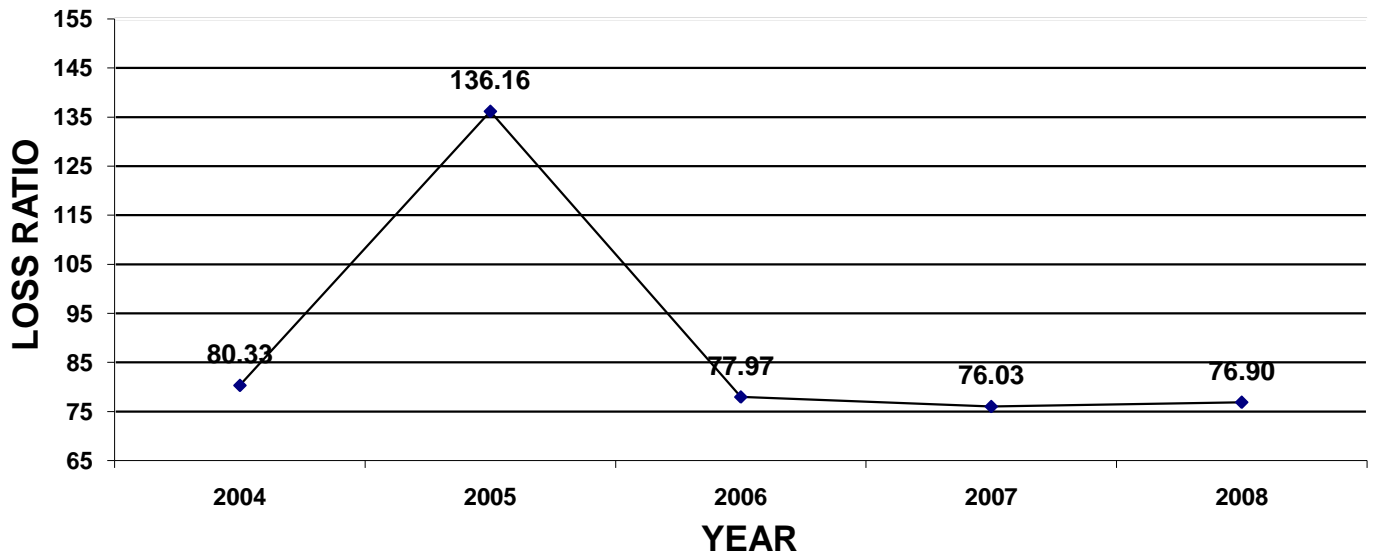
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	87	19	\$1,494	\$1,474	\$0	\$1,121	\$1,044	70.83%
74	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.86%	19	3,473	\$2,201,264	\$2,004,638	\$0	\$797,204	\$1,817,443	90.66%
75	OXFORD LIFE INSURANCE COMPANY	0.00%	97	0	\$0	\$0	\$0	\$180,896	\$140,810	N/A
76	PAUL REVERE LIFE INSURANCE COMPANY	0.14%	32	1,933	\$368,812	\$370,840	\$0	\$1,241,311	\$559,633	150.91%
77	PEKIN LIFE INSURANCE COMPANY	0.00%	86	6	\$1,581	\$1,581	\$0	\$0	-\$4	-0.25%
78	PHOENIX LIFE INSURANCE COMPANY	0.00%	94	0	\$292	\$0	\$0	\$222,838	\$48,527	N/A
79	PRINCIPAL LIFE INSURANCE COMPANY	3.31%	10	41,377	\$8,482,411	\$8,664,978	\$0	\$5,763,973	\$5,752,426	66.39%
80	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.09%	39	479	\$227,046	\$219,456	\$0	\$917,054	\$76,666	34.93%
81	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	97	0	\$0	\$0	\$0	\$36,034	\$3,059	N/A
82	PRUDENTIAL INSURANCE CO OF AMERICA THE	3.91%	9	34,594	\$10,031,178	\$9,889,063	\$101,841	\$6,858,989	\$7,980,596	80.70%
83	REASSURE AMERICA LIFE INSURANCE COMPANY	0.02%	55	2	\$58,491	\$59,232	\$0	-\$1,000	-\$1,122	-1.89%
84	RELIANCE STANDARD LIFE INSURANCE COMPANY	5.63%	5	49,306	\$14,442,879	\$14,470,031	\$0	\$7,026,386	\$8,927,775	61.70%
85	RELIASTAR LIFE INSURANCE COMPANY	0.46%	26	4,950	\$1,181,857	\$1,122,266	\$0	\$1,097,848	\$0	0.00%
86	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.00%	84	1	\$1,632	\$1,626	\$0	\$1,320	\$862	53.01%
87	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	95	138	\$271	\$272	\$0	\$1,159	\$885	325.37%
88	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	-0.07%	97	83	-\$181,533	\$186,443	\$0	\$5,186	\$3,283	1.76%
89	STANDARD INSURANCE COMPANY	11.21%	3	129,243	\$28,724,365	\$28,229,674	\$0	\$19,597,341	\$26,037,695	92.24%
90	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	91	1	\$357	\$357	\$0	\$0	\$0	0.00%
91	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	1.06%	18	14,750	\$2,720,915	\$2,720,915	\$0	\$1,903,757	\$1,642,729	60.37%
92	SUN LIFE ASSURANCE COMPANY OF CANADA	0.81%	20	14,396	\$2,072,153	\$2,062,309	\$0	\$1,842,281	\$2,168,494	105.15%
93	SYMETRA LIFE INSURANCE COMPANY	0.03%	52	102	\$72,521	\$72,466	\$0	\$0	\$0	0.00%
94	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	0.04%	45	103	\$110,617	\$112,308	\$0	\$1,817,214	\$1,817,214	1618.06%
95	TIME INSURANCE COMPANY	0.00%	88	5	\$1,342	\$1,370	\$0	\$0	\$0	0.00%
96	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	93	2	\$332	\$331	\$0	\$0	\$0	0.00%
97	TRANSAMERICA LIFE INSURANCE COMPANY	0.11%	37	33	\$274,725	\$274,293	\$0	\$107,066	\$117,871	42.97%
98	TRUSTMARK INSURANCE COMPANY	0.00%	73	208	\$10,780	\$11,316	\$0	\$98,010	\$94,085	831.43%
99	TRUSTMARK LIFE INSURANCE COMPANY	0.02%	61	250	\$40,114	\$39,988	\$0	\$13,510	\$13,780	34.46%
100	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.11%	36	229	\$278,197	\$280,350	\$0	\$208,046	\$202,312	72.16%
101	UNIMERICA INSURANCE COMPANY	1.76%	14	23,343	\$4,514,145	\$4,172,706	\$0	\$1,587,279	\$1,626,281	38.97%
102	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	97	0	\$0	\$0	\$0	\$21,785	-\$19,716	N/A
103	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	96	2	\$229	\$229	\$0	\$6,393	\$10,409	4545.41%
104	UNION LABOR LIFE INSURANCE COMPANY	0.00%	89	2	\$454	\$450	\$0	\$0	\$0	0.00%
105	UNION SECURITY INSURANCE COMPANY	3.26%	11	40,443	\$8,345,059	\$8,410,088	\$0	\$8,108,714	\$6,347,436	75.47%
106	UNITED HEALTHCARE INSURANCE COMPANY	0.42%	27	5,612	\$1,078,795	\$1,078,795	\$0	\$851,749	\$817,081	75.74%
107	UNITED LIFE INSURANCE COMPANY	0.00%	81	10	\$2,381	\$2,381	\$0	\$0	\$0	0.00%
108	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.26%	16	22,700	\$3,226,440	\$3,417,527	\$0	\$2,226,341	\$3,519,824	102.99%
109	UNITED STATES LIFE INSURANCE CO NEW YORK	0.55%	24	2,982	\$1,410,062	\$1,349,766	\$0	\$1,704,809	\$2,046,554	151.62%
110	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	97	2	\$0	\$0	\$0	\$21,320	\$20,810	N/A
111	UNUM LIFE INSURANCE COMPANY OF AMERICA	14.82%	2	166,566	\$37,985,850	\$37,620,664	\$0	\$38,289,776	\$39,600,839	105.26%
112	ZURICH AMERICAN INSURANCE COMPANY	0.03%	53	906	\$68,164	\$68,161	\$0	\$219,722	\$133,231	195.47%
TOTAL		100.00%		1,266,752	\$256,309,616	\$254,915,092	\$101,841	\$184,783,260	\$196,034,771	76.90%

## MISSOURI GROUP DISABILITY INCOME INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

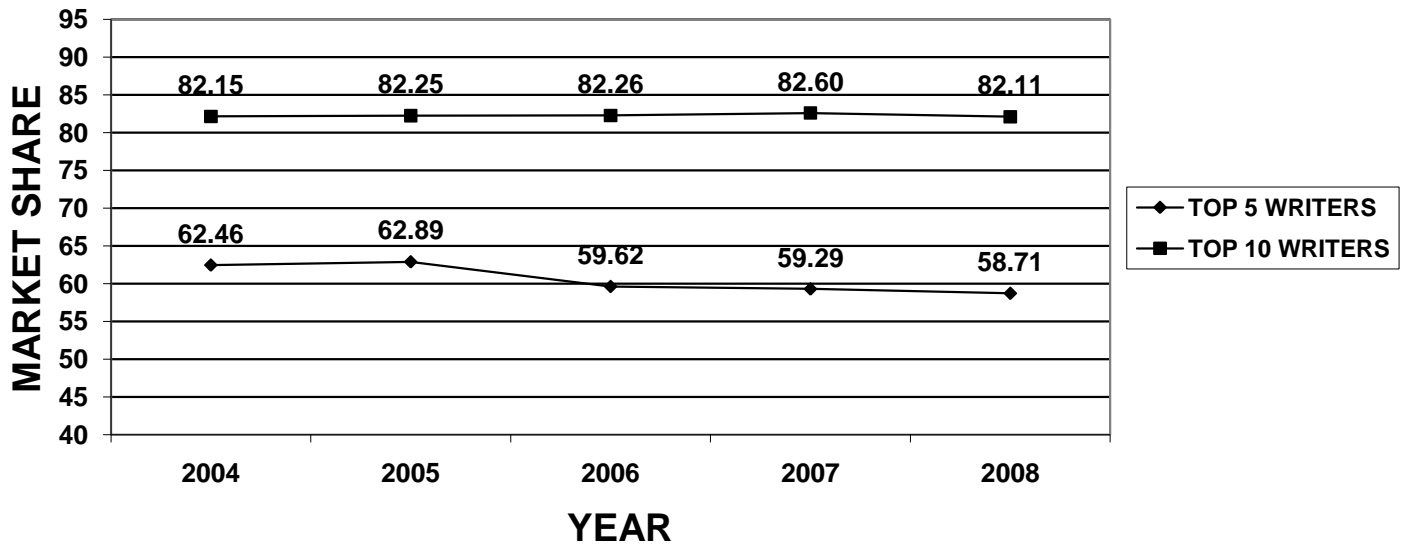
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	0.00%	63	51	\$1,828	\$0	\$0	\$0	\$0	N/A
2	AETNA LIFE INSURANCE COMPANY	7.63%	3	60,043	\$14,575,987	\$14,499,227	\$0	\$11,255,686	\$11,426,897	78.81%
3	AIG LIFE INSURANCE COMPANY	0.04%	42	28	\$82,019	\$82,034	\$0	\$45,199	\$39,350	47.97%
4	ALTA HEALTH & LIFE INSURANCE COMPANY	0.00%	70	158	\$186	\$183	\$0	\$180	\$179	97.81%
5	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.12%	32	709	\$230,520	\$237,556	\$0	\$126,728	\$122,103	51.40%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	57	67	\$11,747	\$9,396	\$0	\$5,434	\$2,416	25.71%
7	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.22%	29	1,288	\$429,269	\$429,269	\$0	\$392,144	\$392,144	91.35%
8	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	71	0	\$0	\$0	\$0	\$215	\$203	N/A
9	AMERICAN MEDICAL AND LIFE INSURANCE CO	0.01%	54	73	\$13,820	\$13,820	\$0	\$8,222	\$7,967	57.65%
10	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.03%	43	218	\$60,892	\$64,121	\$0	\$52,274	\$39,196	61.13%
11	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	62	3	\$4,463	\$4,514	\$0	\$1,811	\$1,819	40.30%
12	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	56	17	\$12,582	\$12,582	\$0	\$6,565	-\$4,010	-31.87%
13	AMERITAS LIFE INSURANCE CORP	3.94%	9	31,993	\$7,525,058	\$7,627,809	\$0	\$5,228,882	\$4,905,071	64.31%
14	BCS INSURANCE COMPANY	0.12%	33	218	\$225,293	\$225,185	\$0	\$28,125	\$31,124	13.82%
15	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	61	20	\$5,537	\$5,537	\$0	\$3,315	\$3,325	60.05%
16	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	4.47%	8	21,715	\$8,550,623	\$8,550,623	\$0	\$3,981,936	\$3,908,517	45.71%
17	BROKERS NATIONAL LIFE ASSURANCE COMPANY	1.09%	15	4,142	\$2,079,419	\$2,061,290	\$0	\$1,106,924	\$1,080,357	52.41%
18	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	71	0	\$0	\$0	\$0	\$1,004	\$870	N/A
19	CITIZENS SECURITY LIFE INS CO	0.02%	48	58	\$29,612	\$29,891	\$0	\$25,208	\$25,186	84.26%
20	COLORADO BANKERS LIFE INS CO	0.00%	65	2	\$1,738	\$1,692	\$0	\$8	\$8	0.47%
21	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	71	119	\$0	\$0	\$0	\$3,749	\$1,629	N/A
22	COMPANION LIFE INSURANCE COMPANY	0.23%	28	1,118	\$443,896	\$443,616	\$0	\$269,544	\$271,246	61.14%
23	COMPBENEFITS INSURANCE COMPANY	0.68%	20	10,550	\$1,307,063	\$1,273,398	\$0	\$871,203	\$867,222	68.10%
24	CONNECTICUT GENERAL LIFE INS CO	2.85%	11	60,087	\$5,448,874	\$5,505,875	\$0	\$5,713,834	\$5,706,924	103.65%
25	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	47	72	\$34,362	\$33,491	\$0	\$21,059	\$22,983	68.62%
26	CUNA MUTUAL INSURANCE SOCIETY	0.01%	50	65	\$26,747	\$26,565	\$0	\$17,596	\$17,600	66.25%
27	DENTEGRA INSURANCE COMPANY	1.13%	14	38,075	\$2,167,707	\$2,092,794	\$0	\$1,392,007	\$1,389,734	66.41%
28	EPIC LIFE INSURANCE COMPANY THE	0.10%	35	669	\$190,614	\$192,566	\$0	\$143,630	\$147,733	76.72%
29	FEDERATED MUTUAL INSURANCE COMPANY	0.17%	31	1,261	\$332,578	\$332,578	\$0	\$221,632	\$218,000	65.55%
30	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.11%	34	214	\$215,375	\$215,375	\$0	\$56,341	\$55,848	25.93%
31	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	0.98%	17	7,102	\$1,863,868	\$1,871,764	\$0	\$1,492,530	\$1,609,279	85.98%
32	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.30%	25	1,349	\$566,046	\$569,152	\$0	\$348,329	\$382,132	67.14%
33	FORT DEARBORN LIFE INSURANCE COMPANY	0.41%	24	1,497	\$775,797	\$775,797	\$0	\$497,005	\$497,005	64.06%
34	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	60	34	\$6,775	\$6,829	\$0	\$69	\$73	1.07%
35	GERBER LIFE INSURANCE COMPANY	0.01%	58	15	\$9,818	\$9,744	\$0	\$8,096	\$6,024	61.82%
36	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.02%	46	17,233	\$34,745	\$33,005	\$0	\$29,412	\$30,325	91.88%
37	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	22.21%	1	202,745	\$42,443,691	\$42,405,249	\$0	\$30,325,676	\$30,255,441	71.35%
38	HEALTHY ALLIANCE LIFE INSURANCE CO	7.46%	4	100,931	\$14,247,194	\$12,012,398	\$0	\$6,710,123	\$6,805,331	56.65%
39	HUMANADENTAL INSURANCE COMPANY	3.55%	10	25,952	\$6,788,616	\$6,847,296	\$0	\$4,607,956	\$4,665,439	68.14%
40	JOHN ALDEN LIFE INSURANCE COMPANY	0.07%	39	466	\$125,179	\$126,474	\$0	\$53,387	\$53,600	42.38%
41	KANSAS CITY LIFE INSURANCE COMPANY	1.50%	13	7,924	\$2,871,444	\$2,876,781	\$0	\$2,193,955	\$2,361,717	82.10%
42	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	71	0	\$0	\$0	\$0	\$0	-\$120	N/A
43	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.03%	16	4,090	\$1,972,138	\$1,976,744	\$0	\$1,635,743	\$1,619,485	81.93%
44	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.10%	36	484	\$184,944	\$189,197	\$0	\$78,086	\$77,580	41.00%
45	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.10%	37	836	\$183,870	\$187,228	\$0	\$62,136	\$58,336	31.16%
46	METROPOLITAN LIFE INSURANCE COMPANY	14.82%	2	72,177	\$28,316,777	\$29,141,329	\$0	\$23,041,262	\$23,205,483	79.63%
47	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.01%	55	50	\$12,715	\$13,215	\$0	\$2,770	\$2,770	20.96%
48	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.09%	38	270	\$174,756	\$174,628	\$0	\$98,011	\$98,011	56.13%
49	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	71	7	\$0	\$0	\$0	\$0	\$0	N/A
50	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.02%	49	126	\$29,265	\$28,875	\$0	\$21,964	\$20,456	70.84%
51	ONENATION INSURANCE COMPANY	0.00%	71	0	\$0	\$0	\$0	\$224	\$229	N/A
52	PHOENIX LIFE INSURANCE COMPANY	0.00%	68	0	\$324	\$0	\$0	\$3,393	\$305	N/A
53	PHYSICIANS MUTUAL INSURANCE COMPANY	0.06%	40	414	\$106,219	\$103,867	\$0	\$34,989	\$44,088	42.45%
54	PRINCIPAL LIFE INSURANCE COMPANY	6.60%	5	43,465	\$12,614,922	\$12,611,551	\$0	\$9,285,099	\$9,266,498	73.48%
55	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.57%	21	1,782	\$1,080,781	\$1,082,813	\$0	\$436,323	\$554,395	51.20%
56	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	67	1	\$582	\$582	\$0	\$0	\$329	56.53%
57	SAFEHEALTH LIFE INSURANCE COMPANY	0.01%	62	60	\$19,936	\$19,969	\$0	\$15,830	\$15,830	79.27%
58	SECURIAN LIFE INSURANCE COMPANY	0.02%	45	129	\$35,285	\$34,244	\$0	\$28,593	\$28,593	83.50%
59	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	64	21	\$1,779	\$1,789	\$0	\$7,617	\$5,812	324.87%
60	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.27%	26	780	\$524,556	\$524,556	\$0	\$347,713	\$347,713	66.29%
61	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.05%	41	249	\$100,561	-\$103,281	\$0	\$60,780	\$38,475	-37.25%
62	STANDARD INSURANCE COMPANY	0.90%	18	3,362	\$1,717,018	\$1,687,447	\$0	\$1,265,960	\$1,337,549	79.26%
63	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	66	7	\$1,440	\$1,864	\$0	\$48	\$444	23.82%
64	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.01%	53	2	\$18,513	\$19,860	\$0	\$7,528	\$7,528	37.91%
65	STARMOUNT LIFE INSURANCE COMPANY	0.00%	59	3	\$7,062	\$7,091	\$0	\$5,152	\$5,071	71.51%
66	STONEBRIDGE LIFE INSURANCE COMPANY	0.19%	30	1,007	\$359,413	\$361,116	\$0	\$0	\$0	0.00%
67	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.70%	19	6,740	\$1,347,076	\$1,347,076	\$0	\$1,360,489	\$1,173,948	87.15%
68	TIME INSURANCE COMPANY	0.01%	51	72	\$22,667	\$23,185	\$0	\$10,318	\$10,173	43.88%
69	TRANSAMERICA LIFE INSURANCE COMPANY	0.25%	27	6	\$470,526	\$469,786	\$0	\$203,137	\$223,639	47.60%
70	TRUSTMARK INSURANCE COMPANY	0.00%	71	1,052	\$0	\$0	\$0	\$0	\$0	N/A
71	TRUSTMARK LIFE INSURANCE COMPANY	0.03%	44	189	\$58,253	\$58,070	\$0	\$31,625	\$32,257	55.55%
72	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.55%	22	2,783	\$1,058,632	\$1,066,826	\$0	\$791,684	\$769,865	72.16%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

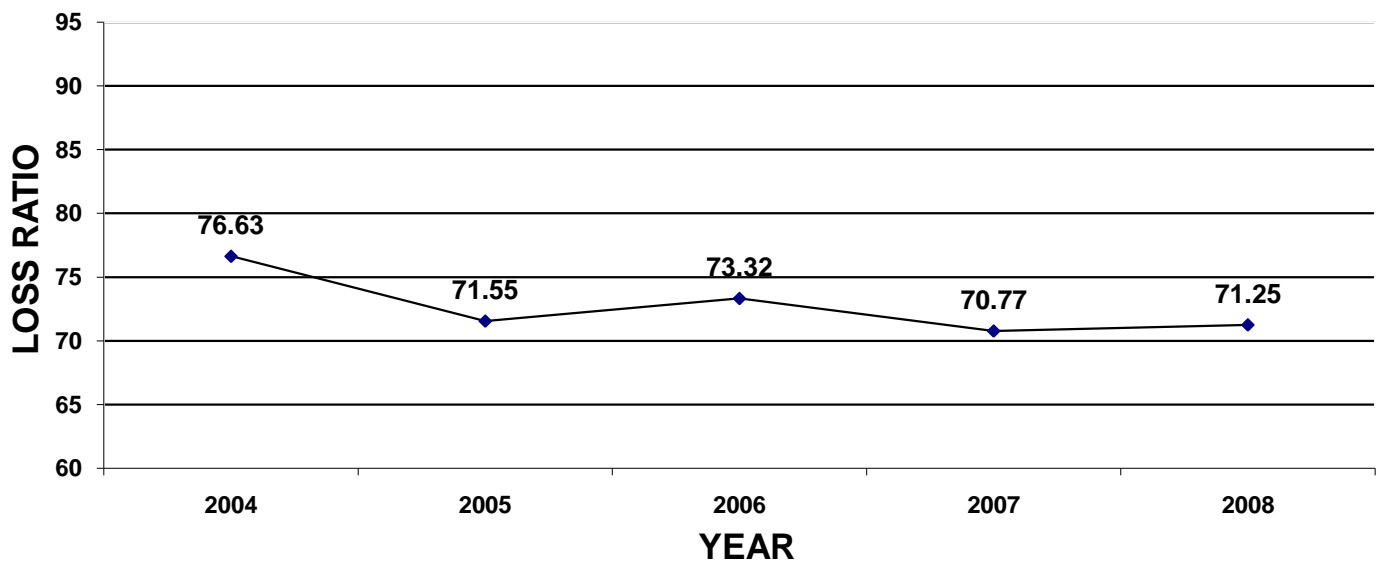
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	69	1	\$221	\$222	\$0	\$0	\$0	0.00%
74	UNION SECURITY INSURANCE COMPANY	6.37%	6	22,483	\$12,177,831	\$12,190,597	\$0	\$7,974,114	\$8,080,702	66.29%
75	UNITED CONCORDIA LIFE AND HEALTH INS CO	2.22%	12	16,886	\$4,244,957	\$4,244,957	\$0	\$3,188,054	\$3,077,258	72.49%
76	UNITED HEALTHCARE INSURANCE COMPANY	5.06%	7	78,980	\$9,667,797	\$9,589,294	\$0	\$6,907,515	\$6,905,666	72.01%
77	UNITED STATES LIFE INSURANCE CO NEW YORK	0.45%	23	2,139	\$853,936	\$811,928	\$0	\$476,140	\$571,586	70.40%
TOTAL		100.00%		858,934	\$191,105,734	\$189,372,101	\$0	\$134,629,290	\$134,927,961	71.25%

## MISSOURI GROUP DENTAL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

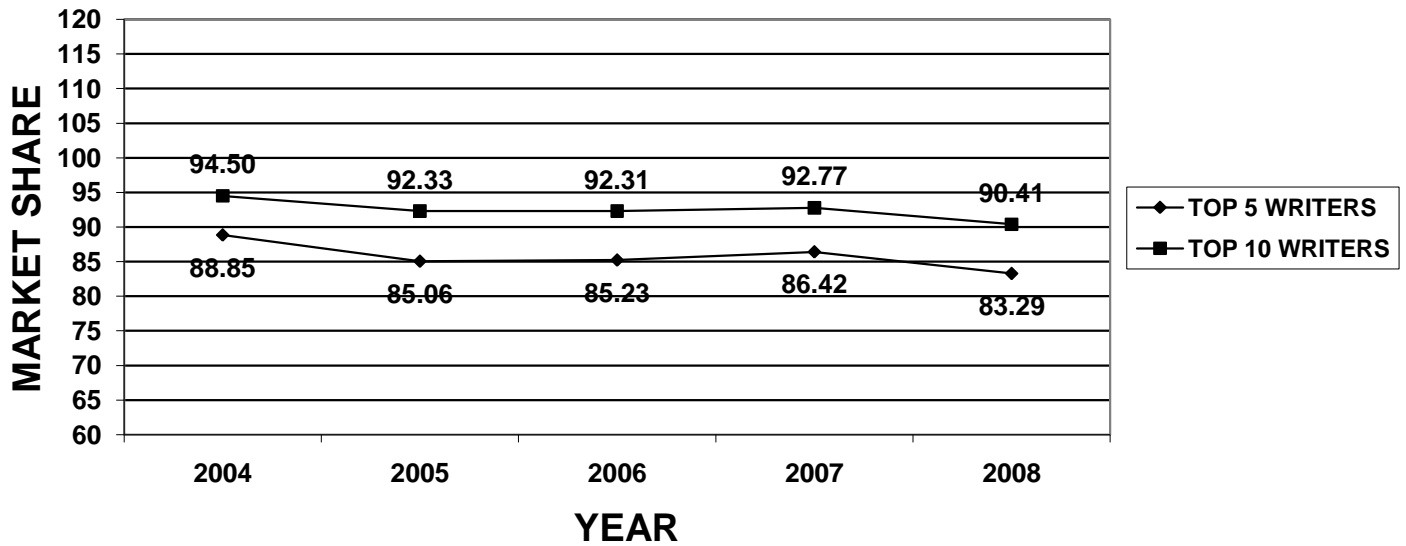
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	83	0	\$0	\$0	\$0	\$0	-\$43	N/A
2	ACE AMERICAN INSURANCE COMPANY	1.87%	6	11,036	\$3,529,108	\$3,450,057	\$0	\$1,544,834	\$751,002	21.77%
3	AIG LIFE INSURANCE COMPANY	1.63%	7	40,655	\$3,075,700	\$3,107,439	\$0	\$639,439	\$748,330	24.08%
4	AIG PREMIER INSURANCE COMPANY	0.00%	69	15	\$2,747	\$2,986	\$0	\$300	\$308	10.31%
5	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.00%	72	34	\$1,600	\$1,536	\$0	\$2,324	\$1,463	95.25%
6	ALLSTATE LIFE INSURANCE COMPANY	0.04%	40	270	\$78,702	\$79,892	\$0	\$66,243	\$24,786	31.02%
7	AMERICAN ALTERNATIVE INSURANCE CORP	0.09%	33	69	\$167,437	\$167,437	\$0	\$71,193	\$71,267	42.56%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.43%	18	1,693	\$804,931	\$870,386	\$0	\$340,492	\$379,921	43.65%
9	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.00%	77	1	\$747	\$1,948	\$0	\$0	\$0	0.00%
10	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	80	0	\$438	\$438	\$0	\$350	\$350	79.91%
11	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.13%	29	149	\$252,291	\$252,291	\$0	\$67,097	\$67,097	26.60%
12	AMERICAN HOME ASSURANCE COMPANY	6.40%	3	806,613	\$12,099,201	\$12,099,201	\$0	\$1,785,526	\$2,508,514	20.73%
13	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	76	0	\$766	\$755	\$0	\$0	\$0	0.00%
14	AMERICAN MEDICAL AND LIFE INSURANCE CO	0.20%	21	777	\$378,938	\$390,573	\$0	\$122,355	\$270,318	69.21%
15	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	62	183	\$8,465	\$8,465	\$0	\$1,532	\$2,147	25.36%
16	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.05%	37	287	\$93,565	\$93,177	\$0	\$65,178	\$57,530	61.74%
17	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	49	62	\$26,348	\$26,625	\$0	\$6,324	\$5,546	20.83%
18	AMERITAS LIFE INSURANCE CORP	0.42%	19	7,311	\$785,453	\$796,178	\$0	\$532,170	\$499,214	62.70%
19	AMEX ASSURANCE COMPANY	0.15%	27	2,196	\$281,406	\$287,084	\$0	\$68,368	\$50,520	17.60%
20	ASSURITY LIFE INSURANCE COMPANY	0.17%	24	65	\$322,993	\$323,109	\$0	\$283,660	\$285,412	88.33%
21	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	65	1	\$5,977	\$5,637	\$0	\$2,200	-\$5,114	-90.72%
22	BCS INSURANCE COMPANY	0.72%	16	614	\$1,366,875	\$1,366,396	\$0	\$644,957	\$698,407	51.11%
23	BCS LIFE INSURANCE COMPANY	0.00%	83	0	\$0	\$2,749	\$0	\$6,781	-\$21,254	-773.15%
24	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	57	33	\$15,449	\$15,449	\$0	\$6,727	\$6,746	43.67%
25	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	74	3	\$1,258	\$1,234	\$0	\$0	\$0	0.00%
26	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	82	21	\$206	\$309	\$0	\$0	\$0	0.00%
27	COLONIAL LIFE & ACCIDENT INS CO	0.04%	42	181	\$67,028	\$69,516	\$0	\$13,590	\$20,202	29.06%
28	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	70	10	\$2,609	\$3,285	\$0	\$0	\$453	13.79%
29	COMBINED INSURANCE CO OF AMERICA	1.04%	11	44,326	\$1,972,412	\$1,939,294	\$0	\$1,329,494	\$1,339,091	69.05%
30	COMPANION LIFE INSURANCE COMPANY	0.92%	13	14,319	\$1,746,115	\$1,745,013	\$0	\$1,225,315	\$1,233,053	70.66%
31	CONSECO INSURANCE COMPANY	0.01%	56	242	\$15,474	\$16,693	\$0	\$1,958	\$1,937	11.60%
32	CONTINENTAL AMERICAN INSURANCE COMPANY	0.09%	34	354	\$165,587	\$163,182	\$0	\$62,497	\$64,114	39.29%
33	CUNA MUTUAL INSURANCE SOCIETY	0.05%	38	699	\$90,215	\$91,732	\$0	\$13,608	\$14,188	15.47%
34	FIDELITY SECURITY LIFE INSURANCE COMPANY	3.91%	4	104,055	\$7,390,265	\$7,390,966	\$0	\$5,201,507	\$5,235,099	70.83%
35	GUARANTEE TRUST LIFE INSURANCE CO	0.20%	22	257	\$372,671	\$374,365	\$0	\$195,042	\$205,660	54.94%
36	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.11%	31	485	\$210,685	\$208,237	\$0	\$111,750	\$124,340	59.71%
37	HARTFORD LIFE INSURANCE COMPANY	0.02%	45	128	\$33,384	\$33,098	\$0	\$51,395	\$32,791	99.07%
38	HM LIFE INSURANCE COMPANY	0.25%	20	1,173	\$468,704	\$477,848	\$0	\$80,382	\$100,777	21.09%
39	HORACE MANN LIFE INSURANCE COMPANY	0.00%	81	2	\$418	\$418	\$0	\$0	-\$8	-1.91%
40	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.01%	58	54	\$13,548	\$13,548	\$0	\$5,572	-\$16,196	-119.55%
41	JEFFERSON INSURANCE COMPANY	0.04%	39	687	\$82,420	\$55,733	\$0	\$12,951	\$24,590	44.12%
42	KANAWHA INSURANCE COMPANY	0.01%	52	28	\$17,998	\$17,987	\$0	\$0	\$0	0.00%
43	KANSAS CITY LIFE INSURANCE COMPANY	0.01%	50	136	\$22,007	\$22,048	\$0	\$9,356	\$10,071	45.68%
44	LEWER LIFE INSURANCE COMPANY	0.00%	67	3	\$5,509	\$5,509	\$0	\$909	\$553	10.04%
45	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.06%	5	784	\$3,897,960	\$3,924,130	\$0	\$3,408,800	\$3,408,225	86.85%
46	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	63	27	\$7,052	\$7,279	\$0	\$25,407	\$28,367	389.71%
47	MARKEL INSURANCE COMPANY	0.00%	66	49	\$5,940	\$5,827	\$0	\$0	\$1,949	33.45%
48	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.06%	36	2,269	\$114,731	\$116,434	\$0	\$39,033	\$36,646	31.47%
49	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.01%	53	157	\$17,623	\$18,250	\$0	\$5,227	\$5,227	28.64%
50	MONUMENTAL LIFE INSURANCE COMPANY	0.85%	14	2,144	\$1,603,784	\$1,592,270	\$0	\$1,415,011	\$1,382,926	86.85%
51	MUTUAL OF OMAHA INSURANCE COMPANY	0.11%	32	634	\$200,477	\$200,462	\$0	\$40,051	-\$21,726	-10.84%
52	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	48	12	\$28,206	\$28,357	\$0	\$0	\$0	0.00%
53	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	1.19%	10	19,270	\$2,254,203	\$2,305,617	\$0	\$1,534,041	\$1,534,041	66.53%
54	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	54.47%	1	2,282,928	\$102,997,391	\$102,950,308	\$0	\$35,039,498	\$32,984,356	32.04%
55	NEW YORK LIFE INSURANCE COMPANY	0.02%	47	92	\$28,619	\$28,641	\$0	\$22,839	\$22,942	80.10%
56	PAN-AMERICAN LIFE INSURANCE COMPANY	0.66%	17	960	\$1,255,377	\$1,284,502	\$0	\$693,019	\$752,891	58.61%
57	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	55	81	\$15,498	\$15,650	\$0	\$17,262	\$10,361	66.20%
58	PRESIDENTIAL LIFE INSURANCE COMPANY	0.12%	30	2	\$229,286	\$229,286	\$0	\$18,306	\$25,867	11.28%
59	PRINCIPAL LIFE INSURANCE COMPANY	0.15%	28	4,050	\$275,091	\$275,177	\$0	\$143,327	\$143,040	51.98%
60	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.00%	64	85	\$6,748	\$7,220	\$0	\$3,968	-\$9,287	-128.63%
61	RELiance STANDARD LIFE INSURANCE COMPANY	0.93%	12	2,053	\$1,766,428	\$1,766,428	\$0	\$788,931	\$788,931	44.66%
62	RELIASTAR LIFE INSURANCE COMPANY	0.00%	83	0	-\$520	-\$520	\$0	\$0	\$0	0.00%
63	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	79	1	\$440	\$435	\$0	\$0	-\$8	-1.84%
64	SEARS LIFE INSURANCE COMPANY	0.02%	43	123	\$34,600	\$34,600	\$0	\$5,275	\$5,275	15.25%
65	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	71	133	\$1,714	\$1,724	\$0	\$7,341	\$5,602	324.94%
66	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	60	104	\$10,133	\$10,133	\$0	\$7,096	\$7,096	70.03%
67	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	75	1	\$951	-\$12,043	\$0	\$0	\$0	0.00%
68	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	78	0	\$702	-\$721	\$0	\$0	\$0	0.00%
69	STANDARD INSURANCE COMPANY	0.00%	68	52	\$3,345	\$3,288	\$0	\$0	\$853	25.94%
70	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.01%	59	29	\$12,165	\$11,833	\$0	\$1,342	-\$83	-0.70%
71	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.02%	46	4	\$30,810	\$34,428	\$0	\$109,362	\$109,362	317.65%
72	STONEBRIDGE LIFE INSURANCE COMPANY	0.17%	23	2,807	\$326,175	\$327,721	\$0	\$676,593	\$642,681	196.11%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

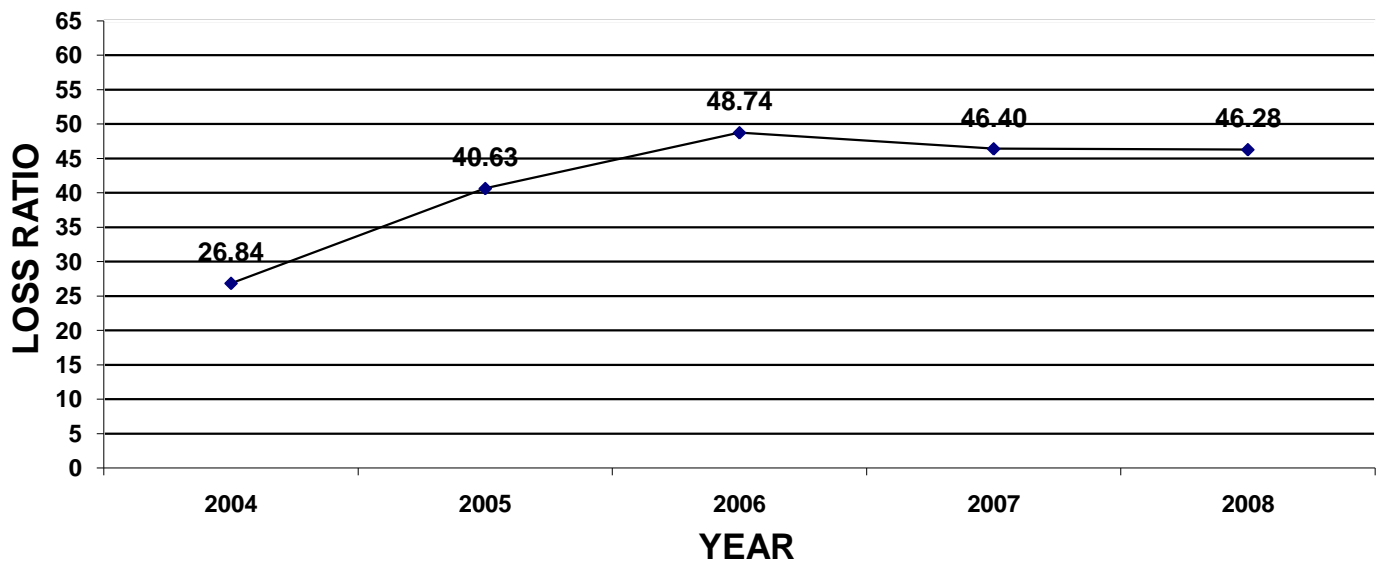
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	SYMETRA LIFE INSURANCE COMPANY	0.15%	26	247	\$290,503	\$290,503	\$0	\$154,108	\$154,108	53.05%
74	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.01%	61	89	\$9,527	\$9,371	\$0	\$3,126	\$2,944	31.42%
75	TRANSAMERICA LIFE INSURANCE COMPANY	0.73%	15	560	\$1,389,601	\$1,407,172	\$0	\$672,780	\$707,017	50.24%
76	UNIFIED LIFE INSURANCE COMPANY	0.00%	73	1	\$1,311	\$1,255	\$0	\$0	\$0	0.00%
77	UNION FIDELITY LIFE INSURANCE COMPANY	0.04%	41	421	\$71,080	\$71,239	\$0	\$78,547	\$63,311	88.87%
78	UNION LABOR LIFE INSURANCE COMPANY	0.02%	44	7	\$33,599	\$33,470	\$0	\$27,243	\$49,006	146.42%
79	UNITED AMERICAN INSURANCE COMPANY	1.20%	9	1,483	\$2,278,171	\$2,273,444	\$0	\$1,660,777	\$1,722,453	75.76%
80	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	83	13	\$0	\$0	\$0	\$0	\$0	N/A
81	UNITED NATIONAL LIFE INS CO OF AMERICA	0.01%	54	40	\$16,543	\$16,390	\$0	\$6,664	\$6,608	40.32%
82	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	83	0	\$0	\$0	\$0	\$0	-\$12	N/A
83	UNITED STATES LIFE INSURANCE CO NEW YORK	0.17%	25	1,269	\$317,202	\$305,760	\$0	\$209,731	\$251,774	82.34%
84	USABLE LIFE	0.07%	35	652	\$128,510	\$128,510	\$0	\$19,225	\$0	0.00%
85	VISION BENEFITS OF AMERICA	1.23%	8	61,713	\$2,321,031	\$2,321,031	\$0	\$1,811,819	\$1,811,819	78.06%
86	VISION SERVICE PLAN INSURANCE COMPANY	16.46%	2	243,716	\$31,120,421	\$31,120,421	\$0	\$25,937,784	\$26,098,775	83.86%
87	WASHINGTON NATIONAL INSURANCE CO	0.01%	51	34	\$21,981	\$22,277	\$0	\$14,669	\$2,341	10.51%
TOTAL		100.00%		3,668,323	\$189,102,059	\$189,147,382	\$0	\$89,172,031	\$87,528,860	46.28%

## MISSOURI GROUP LIMITED BENEFIT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

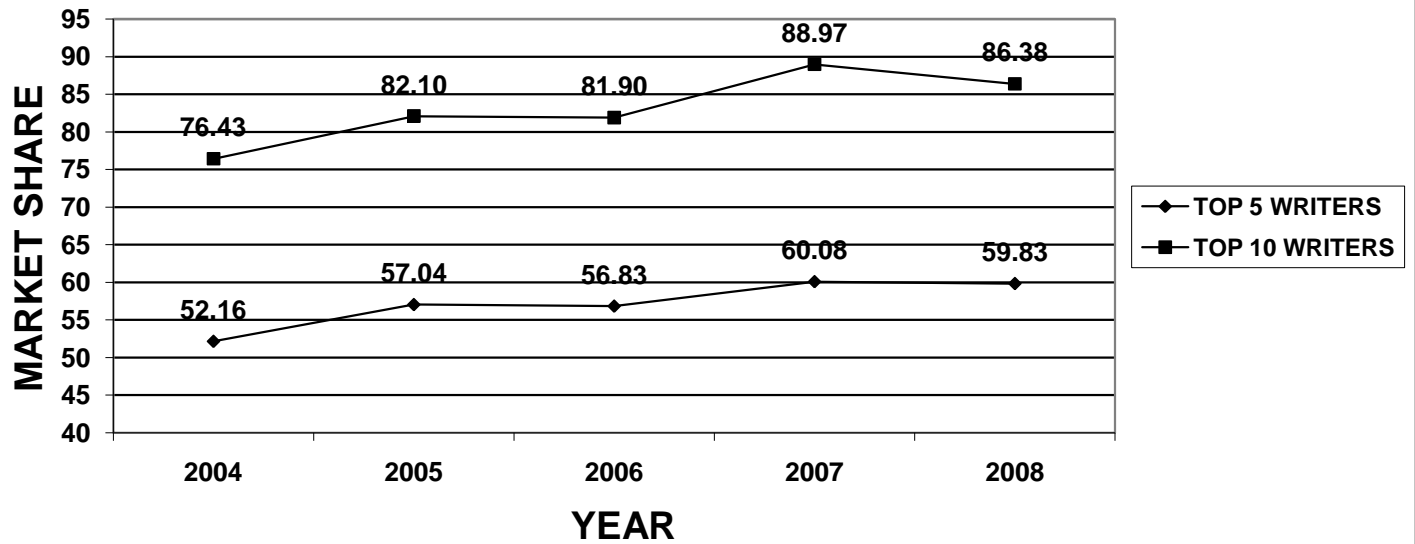


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY**

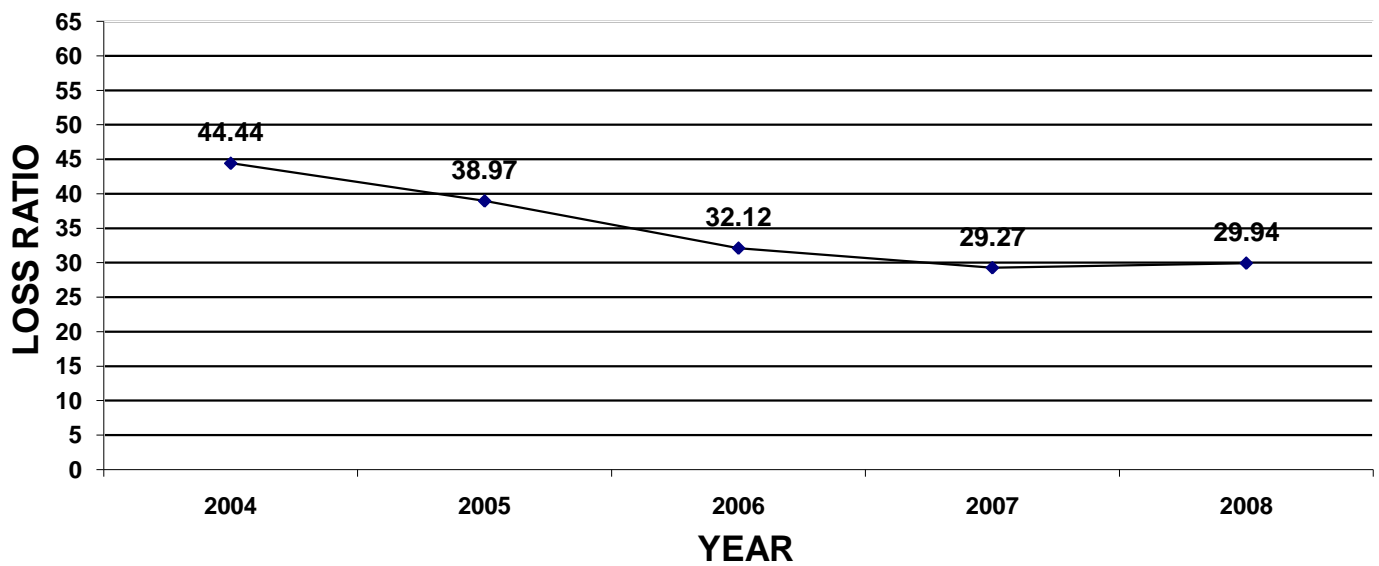
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AIG PREMIER INSURANCE COMPANY	0.08%	29	757	\$17,975	\$17,975	\$0	\$549	-\$749	-4.17%
2	AMERICAN BANKERS INSURANCE CO OF FLORIDA	-0.02%	34	6	-\$4,285	-\$4,285	\$0	\$2,300	\$197	-4.60%
3	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	10.23%	3	41,253	\$2,311,894	\$2,457,351	\$0	\$711,256	\$657,411	26.75%
4	AMERICAN GENERAL ASSURANCE COMPANY	0.15%	26	2,909	\$33,032	\$564,110	\$0	\$423,224	\$404,216	71.66%
5	AMERICAN HEALTH AND LIFE INSURANCE CO	7.48%	5	5,929	\$1,691,214	\$1,676,772	\$0	\$550,694	\$538,144	32.09%
6	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.19%	14	2,183	\$269,689	\$269,689	\$0	\$238,624	\$181,720	67.38%
7	AMERICAN MODERN LIFE INSURANCE COMPANY	5.26%	8	4,233	\$1,188,789	\$1,133,873	\$0	\$293,281	\$329,072	29.02%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.50%	20	852	\$113,229	\$11,018	\$0	\$55,808	\$20,696	187.84%
9	AMERICAN REPUBLIC INSURANCE COMPANY	0.27%	23	508	\$61,988	\$38,089	\$0	\$14,877	\$11,720	30.77%
10	AMERICAN SECURITY INSURANCE COMPANY	0.46%	21	4,059	\$103,666	\$103,666	\$0	\$0	-\$199	-0.19%
11	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.04%	31	162	\$9,543	\$14,260	\$0	\$372	\$395	2.77%
12	AMERICAN UNITED LIFE INSURANCE CO	0.51%	19	814	\$114,326	\$143,017	\$0	\$45,054	\$70,318	49.17%
13	BALBOA LIFE INSURANCE COMPANY	0.17%	24	2,126	\$38,784	\$38,975	\$0	\$15,885	\$12,569	32.25%
14	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	34	1	\$0	\$0	\$0	\$0	\$0	N/A
15	CARDIF LIFE INSURANCE COMPANY	2.34%	12	3,632	\$528,392	\$1,018,258	\$0	\$213,972	\$324,505	31.87%
16	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	8.53%	4	8,721	\$1,927,765	\$1,822,700	\$0	\$423,407	\$370,140	20.31%
17	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	2.94%	11	14,543	\$663,534	\$663,534	\$0	\$133,335	\$109,531	16.51%
18	CENTURION LIFE INSURANCE COMPANY	0.56%	18	1,053	\$125,435	\$131,080	\$0	\$117,307	\$95,573	72.91%
19	CENTURY LIFE ASSURANCE COMPANY	0.00%	34	9	\$0	\$2,446	\$0	\$2,794	\$2,794	114.23%
20	CUNA MUTUAL INSURANCE SOCIETY	22.55%	1	37,300	\$5,095,609	\$4,779,466	\$0	\$2,207,714	\$1,502,733	31.44%
21	GUARANTEE TRUST LIFE INSURANCE CO	4.57%	9	7,400	\$1,031,959	\$1,442,014	\$0	\$428,809	\$283,088	19.63%
22	HERITAGE CASUALTY INSURANCE COMPANY	0.07%	30	1,015	\$15,734	\$15,734	\$0	\$0	-\$448	-2.85%
23	HOUSEHOLD LIFE INSURANCE COMPANY	7.14%	6	6,628	\$1,612,697	\$1,760,010	\$0	\$584,929	\$488,114	27.73%
24	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	6.06%	7	11,146	\$1,369,205	\$1,735,300	\$0	\$530,294	\$462,323	26.64%
25	J M I C LIFE INSURANCE COMPANY	-0.05%	34	621	-\$12,386	\$157,141	\$0	\$135,704	\$38,390	24.43%
26	MAGNA INSURANCE COMPANY	0.00%	34	2	\$0	\$146	\$0	\$0	\$0	0.00%
27	MERIT LIFE INSURANCE CO	3.52%	10	6,923	\$796,155	\$982,971	\$0	\$250,500	\$207,664	21.13%
28	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	0.10%	28	170	\$22,475	\$36,750	\$0	\$3,387	\$14,908	40.57%
29	MINNESOTA LIFE INSURANCE COMPANY	1.31%	13	2,550	\$295,277	\$224,963	\$0	\$162,036	\$159,637	70.96%
30	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	34	1	\$0	\$192	\$0	\$0	\$0	0.00%
31	MOUNTAIN LIFE INSURANCE COMPANY	0.16%	25	444	\$35,550	\$54,794	\$0	\$24,859	\$24,530	44.77%
32	OLD UNITED LIFE INSURANCE COMPANY	0.63%	17	910	\$142,755	\$239,034	\$0	\$32,702	\$43,486	18.19%
33	PEKIN LIFE INSURANCE COMPANY	0.71%	16	857	\$160,829	\$160,684	\$0	\$97,688	\$107,683	67.02%
34	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	33	0	\$364	\$364	\$0	\$2,448	\$878	241.21%
35	RESOURCE LIFE INSURANCE COMPANY	-0.04%	34	1,720	-\$10,117	\$400,743	\$0	\$150,154	\$59,627	14.88%
36	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.01%	32	18	\$3,389	\$2,487	\$0	\$3,761	-\$109	-4.38%
37	STANDARD GUARANTY INSURANCE COMPANY	1.19%	15	5,715	\$268,497	\$268,497	\$0	\$33,792	\$42,012	15.65%
38	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.37%	22	4,583	\$84,511	\$84,511	\$0	\$15,895	\$15,936	18.86%
39	TRANSAMERICA LIFE INSURANCE COMPANY	11.03%	2	12,025	\$2,492,559	\$2,801,824	\$0	\$1,039,107	\$868,333	30.99%
40	UNITED LIFE INSURANCE COMPANY	0.00%	34	113	-\$512	\$17,833	\$0	\$38,130	-\$15,714	-88.12%
41	UNITED STATES LIFE INSURANCE CO NEW YORK	0.00%	34	11	-\$183	\$2,147	\$0	\$476	-\$415	-19.33%
42	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	-0.14%	34	1,584	-\$32,337	-\$241,120	\$0	\$124,333	\$76,650	-31.79%
43	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	34	32	-\$11	\$8,521	\$0	\$1,294	-\$2,330	-27.34%
44	ZALE LIFE INSURANCE COMPANY	0.12%	27	1,907	\$27,861	\$27,861	\$0	\$917	-\$1,198	-4.30%
TOTAL		100.00%		197,425	\$22,594,850	\$25,065,395	\$0	\$9,111,668	\$7,503,831	29.94%

## MISSOURI GROUP SHORT TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

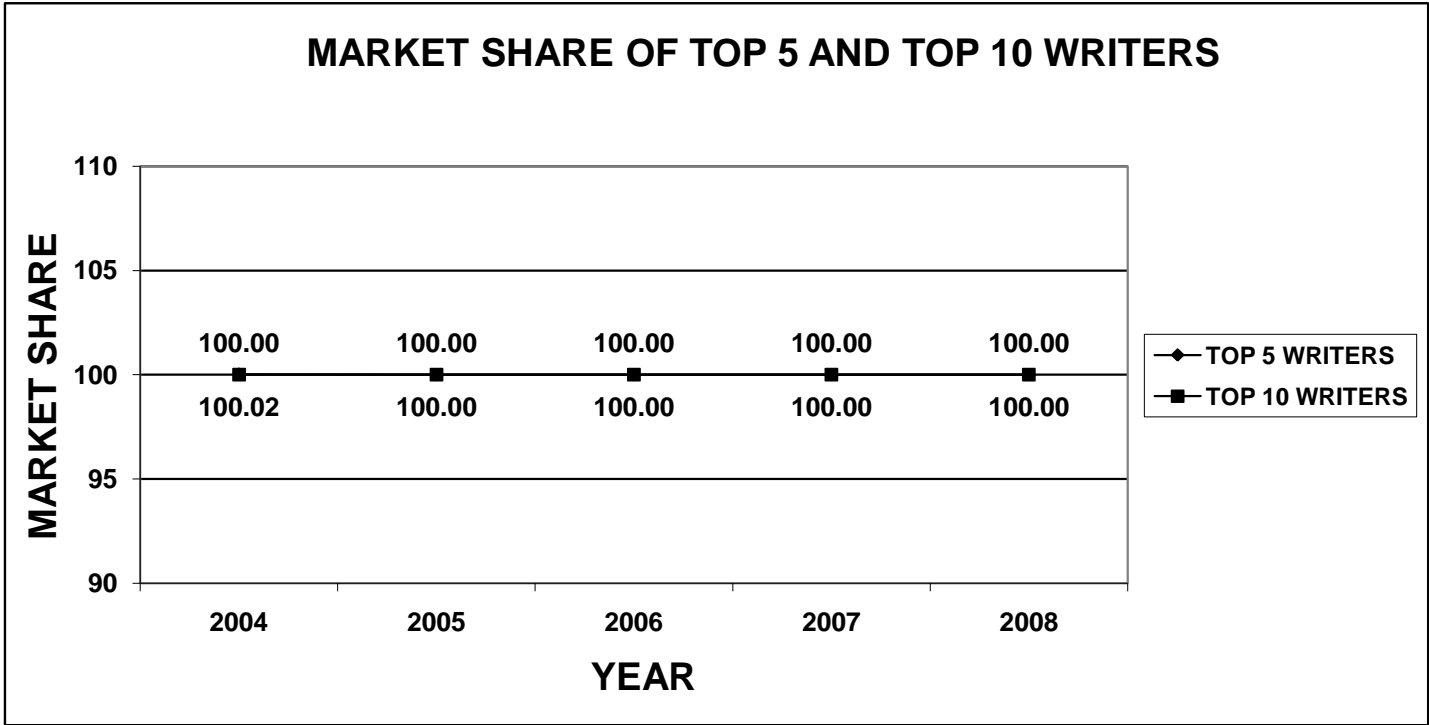


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS COMPANY OF FLORIDA	2.05%	4	226	\$24,186	\$24,260	\$0	-\$2,300	-\$7,886	-32.51%
2	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	25.59%	2	680	\$302,295	\$291,611	\$0	\$131,223	\$172,553	59.17%
3	HOUSEHOLD LIFE INSURANCE COMPANY	64.50%	1	1,409	\$761,790	\$761,790	\$0	\$474,107	\$287,892	37.79%
4	MAGNA INSURANCE COMPANY	0.00%	5	0	\$0	\$15,122	\$0	\$0	\$301	1.99%
5	STONEBRIDGE LIFE INSURANCE COMPANY	7.86%	3	2,835	\$92,850	\$92,850	\$0	\$15,941	\$15,232	16.40%
TOTAL		100.00%		5,150	\$1,181,121	\$1,185,633	\$0	\$618,971	\$468,092	39.48%

**MISSOURI GROUP LONG TERM CREDIT DISABILITY INSURANCE**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP CREDIT UNEMPLOYMENT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	UNION FIDELITY LIFE INSURANCE COMPANY	N/A	1	1	\$0	\$103	\$0	\$0	\$0	0.00%
	TOTAL	N/A		1	\$0	\$103	\$0	\$0	\$0	0.00%

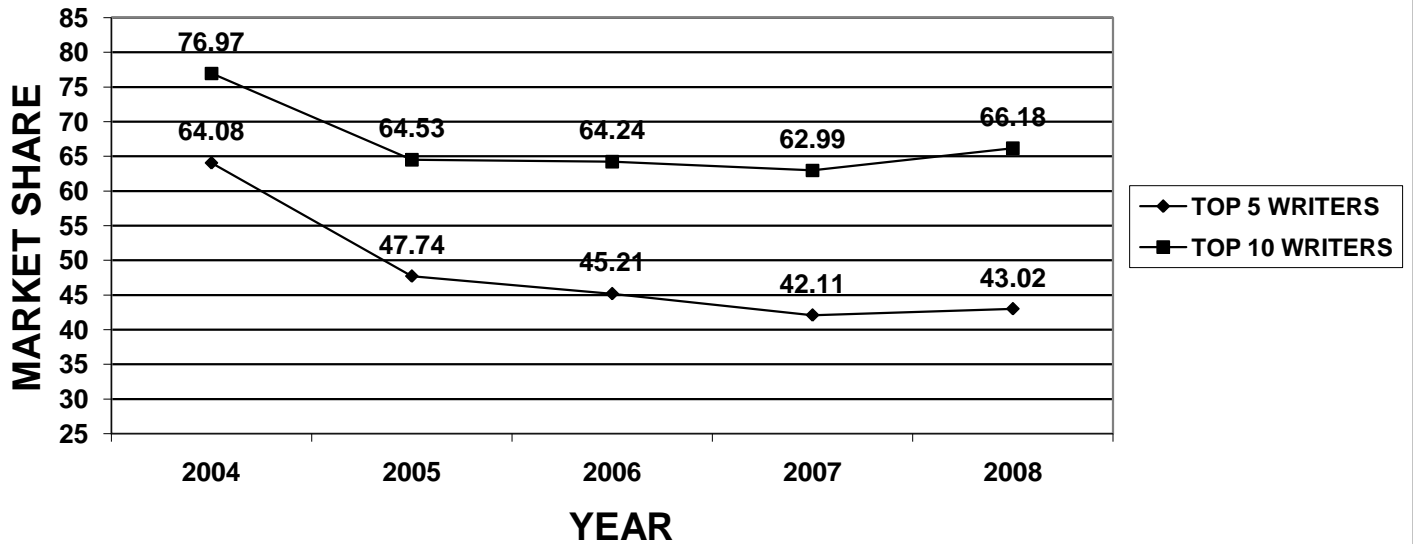


**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP STOP LOSS**

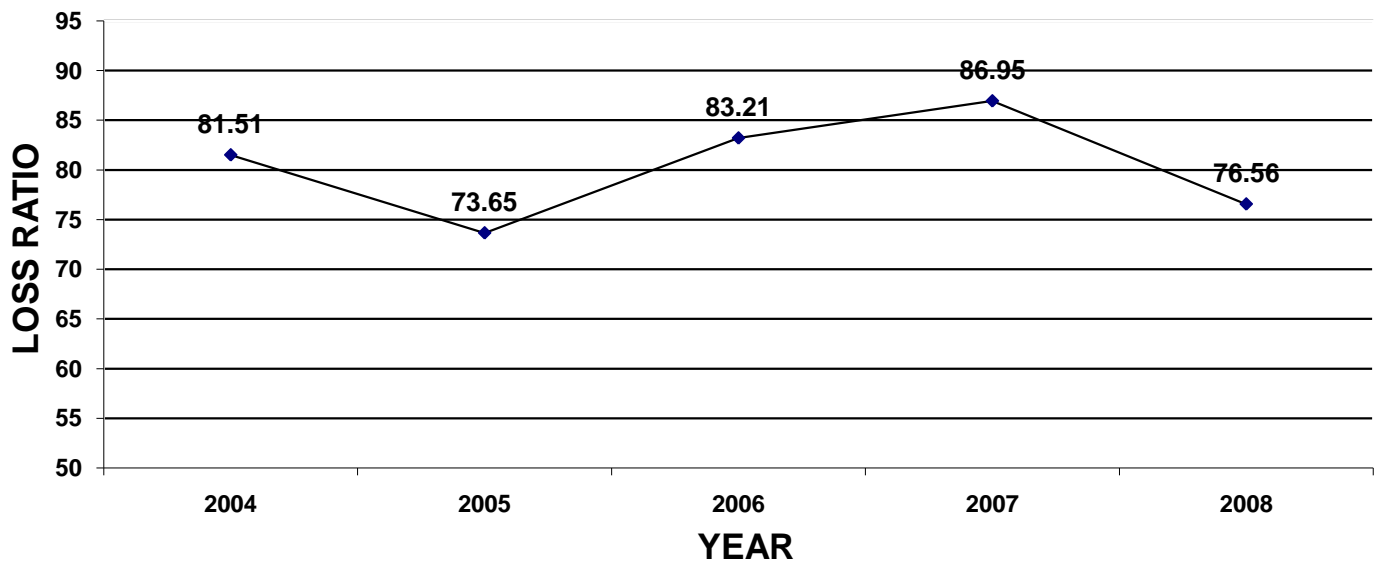
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	0.82%	26	91,549	\$1,131,806	\$1,116,195	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	5.27%	8	24,642	\$7,290,708	\$7,254,758	\$0	\$6,051,846	\$5,775,748	79.61%
3	AIG LIFE INSURANCE COMPANY	1.15%	22	5,405	\$1,590,310	\$1,546,049	\$0	\$702,859	\$702,859	45.46%
4	ALLIANZ LIFE INS COMPANY OF NORTH AMERICA	0.00%	54	0	\$2,644	\$2,539	\$0	\$3,933	\$2,476	97.52%
5	ALTA HEALTH & LIFE INSURANCE COMPANY	0.27%	41	419	\$369,109	\$361,587	\$0	\$356,232	\$354,970	98.17%
6	AMERICAN FIDELITY ASSURANCE COMPANY	1.84%	15	10,562	\$2,543,787	\$2,906,665	\$0	\$882,459	\$1,549,849	53.32%
7	AMERICAN UNITED LIFE INSURANCE CO	0.88%	25	14,869	\$1,223,379	\$1,242,560	\$0	\$654,159	\$670,936	54.00%
8	AVEMCO INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$0	\$346,178	\$270,238	N/A
9	BCS INSURANCE COMPANY	0.23%	44	3,068	\$323,191	\$323,191	\$0	\$242,609	\$353,670	109.43%
10	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	5.45%	7	46,384	\$7,538,614	\$7,538,614	\$0	\$7,875,603	\$8,578,922	113.80%
11	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.35%	40	1,711	\$484,412	\$490,379	\$0	\$372,356	\$334,253	68.16%
12	CANADA LIFE ASSURANCE COMPANY	0.72%	29	4,589	\$993,503	\$1,008,204	\$0	\$657,157	\$831,995	82.52%
13	CATERPILLAR INSURANCE COMPANY	0.00%	55	1,489	\$0	\$0	\$0	\$1,947,894	\$3,928,293	N/A
14	COMBINED INSURANCE CO OF AMERICA	0.75%	27	1,321	\$1,038,326	\$1,020,727	\$0	\$1,018,794	\$948,493	92.92%
15	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.20%	45	0	\$277,020	\$277,020	\$0	\$0	\$0	0.00%
16	COMPANION LIFE INSURANCE COMPANY	2.53%	12	11,182	\$3,498,306	\$3,496,098	\$0	\$1,709,180	\$1,719,974	49.20%
17	CONNECTICUT GENERAL LIFE INS CO	6.67%	6	906	\$9,227,610	\$9,114,205	\$0	\$5,412,469	\$5,387,872	59.12%
18	DELOS INSURANCE COMPANY	0.36%	39	1,078	\$504,117	\$504,117	\$0	\$222,641	\$237,757	47.16%
19	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.70%	30	1,503	\$970,725	\$970,725	\$0	\$594,554	\$534,120	55.02%
20	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.63%	31	6	\$871,663	\$959,642	\$0	\$1,255,965	\$825,065	85.98%
21	GERBER LIFE INSURANCE COMPANY	1.95%	14	6,511	\$2,702,588	\$2,682,179	\$0	\$3,028,873	\$2,253,788	84.03%
22	GREAT-WEST LIFE & ANNUITY INSURANCE CO	7.43%	4	52,876	\$10,280,490	\$9,765,856	\$0	\$8,702,536	\$8,973,527	91.89%
23	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.12%	48	0	\$170,196	\$169,800	\$0	\$1,607,553	\$1,844,343	1086.19%
24	HCC LIFE INSURANCE COMPANY	10.01%	2	50,384	\$13,857,864	\$13,857,864	\$0	\$8,643,026	\$3,357,756	24.23%
25	HCSC INSURANCE SERVICES COMPANY	0.25%	43	5,772	\$351,539	\$351,539	\$0	\$532,281	\$646,281	183.84%
26	HEALTHY ALLIANCE LIFE INSURANCE CO	8.18%	3	11,242	\$11,326,681	\$11,326,407	\$0	\$5,901,734	\$5,968,664	52.70%
27	HM LIFE INSURANCE COMPANY	2.73%	10	6,661	\$3,782,715	\$3,779,344	\$0	\$3,051,284	\$3,241,457	85.77%
28	KANAWHA INSURANCE COMPANY	1.33%	18	13,343	\$1,836,767	\$1,835,615	\$0	\$2,478,132	\$2,567,389	139.87%
29	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$0	\$22,494	\$24,214	N/A
30	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	55	0	\$0	\$0	\$0	\$0	-\$48,539	N/A
31	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	53	0	\$10,948	\$11,630	\$0	\$0	-\$34,454	-296.25%
32	METROPOLITAN LIFE INSURANCE COMPANY	0.05%	50	1	\$66,041	\$65,665	\$0	\$41,438	\$35,495	54.05%
33	MONUMENTAL LIFE INSURANCE COMPANY	1.40%	17	16,905	\$1,942,851	\$1,942,851	\$0	\$349,330	\$334,673	17.23%
34	MUTUAL OF OMAHA INSURANCE COMPANY	0.03%	52	0	\$37,783	\$37,783	\$0	\$132	-\$3,017	-7.99%
35	NATIONWIDE LIFE INSURANCE COMPANY	0.48%	33	1,484	\$670,165	\$664,219	\$0	\$480,563	\$537,363	80.90%
36	NEW ENGLAND LIFE INSURANCE COMPANY	0.13%	47	8	\$182,707	\$181,585	\$0	\$82,262	\$82,106	45.22%
37	PAN-AMERICAN LIFE INSURANCE COMPANY	1.21%	19	1,719	\$1,680,650	\$1,719,640	\$0	\$702,665	\$763,369	44.39%
38	PERICO LIFE INSURANCE COMPANY	1.02%	24	4,860	\$1,411,059	\$1,411,059	\$0	\$1,203,120	\$1,186,377	84.08%
39	PRESIDENTIAL LIFE INSURANCE COMPANY	0.15%	46	1	\$204,841	\$204,841	\$0	\$204,132	\$232,812	113.65%
40	QBE INSURANCE CORPORATION	1.21%	20	3,883	\$1,672,929	\$1,672,929	\$0	\$1,237,255	\$642,639	38.41%
41	RELIASTAR LIFE INSURANCE COMPANY	7.23%	5	87,738	\$10,011,052	\$10,132,530	\$0	\$10,406,031	\$15,438,979	152.37%
42	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.39%	38	1,737	\$536,038	\$534,555	\$0	\$0	\$0	0.00%
43	RLI INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$0	\$0	-\$2,774	N/A
44	STANDARD SECURITY LIFE INS CO OF NEW YORK	2.50%	13	18	\$3,455,401	\$3,408,960	\$0	\$2,708,843	\$2,708,843	79.46%
45	STARNET INSURANCE COMPANY	0.25%	42	249	\$352,523	\$352,523	\$0	\$69,778	\$224,840	63.78%
46	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.46%	35	494	\$633,967	\$633,967	\$0	\$475,614	\$410,401	64.74%
47	SUN LIFE ASSURANCE COMPANY OF CANADA	10.17%	1	48,921	\$14,071,430	\$14,004,543	\$0	\$8,405,768	\$9,894,108	70.65%
48	SYMETRA LIFE INSURANCE COMPANY	2.61%	11	59,204	\$3,613,152	\$3,610,427	\$0	\$2,264,283	\$2,468,134	68.36%
49	TRANSAMERICA LIFE INSURANCE COMPANY	0.74%	28	7,317	\$1,025,045	\$1,025,045	\$0	\$511,942	\$511,411	49.89%
50	TRUSTMARK INSURANCE COMPANY	0.45%	36	1,308	\$624,509	\$653,469	\$0	\$170,573	\$163,741	25.06%
51	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.04%	51	1,782	\$60,834	\$61,305	\$0	\$45,494	\$44,240	72.16%
52	UNIMERICA INSURANCE COMPANY	3.04%	9	6,916	\$4,213,686	\$4,206,871	\$0	\$2,668,042	\$2,674,674	63.58%
53	UNION LABOR LIFE INSURANCE COMPANY	0.00%	55	0	\$0	\$0	\$0	-\$11,210	-\$8,592	N/A
54	UNITED HEALTHCARE INSURANCE COMPANY	1.20%	21	13,159	\$1,662,342	\$1,648,844	\$0	\$598,749	\$598,769	36.31%
55	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.79%	16	9,459	\$2,482,138	\$2,682,660	\$0	\$2,265,065	\$2,877,003	107.24%
56	UNITED STATES FIRE INSURANCE COMPANY	0.58%	32	630	\$806,383	\$806,383	\$0	\$564,362	\$641,912	79.60%
57	UNITED STATES LIFE INSURANCE CO NEW YORK	0.47%	34	865	\$648,604	\$625,207	\$0	\$423,735	\$508,676	81.36%
58	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.12%	49	605	\$165,010	\$165,010	\$0	\$0	\$0	0.00%
59	WESTPORT INSURANCE CORPORATION	1.02%	23	6,826	\$1,415,936	\$1,415,936	\$0	\$308,939	\$555,103	39.20%
60	ZURICH AMERICAN INSURANCE COMPANY	0.40%	37	431	\$557,395	\$557,395	\$0	\$558,373	\$589,816	105.82%
TOTAL		100.00%		643,992	\$138,403,489	\$138,339,711	\$0	\$101,010,079	\$105,913,017	76.56%

## MISSOURI GROUP STOP LOSS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE PART D**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ANTHEM INSURANCE COMPANIES INC	1.22%	3	1,868	\$1,100,842	\$1,100,842	\$0	\$693,719	\$721,554	65.55%
2	CONNECTICUT GENERAL LIFE INS CO	2.06%	2	1,702	\$1,854,275	\$1,910,125	\$0	\$1,971,346	\$1,999,532	104.68%
3	HUMANA INSURANCE COMPANY	0.02%	7	12	\$16,587	\$16,949	\$0	\$14,913	\$14,997	88.48%
4	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.07%	6	24	\$65,308	\$65,308	\$0	\$62,866	\$40,266	61.66%
5	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.00%	8	0	\$0	\$0	\$0	-\$570	-\$1,947	N/A
6	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	0.41%	5	210	\$369,244	\$369,244	\$0	\$425,440	\$334,884	90.69%
7	SILVERSCRIPT INSURANCE COMPANY	1.04%	4	483	\$938,256	\$938,256	\$0	\$781,749	\$1,014,941	108.17%
8	UNITED HEALTHCARE INSURANCE COMPANY	95.17%	1	82,513	\$85,665,557	\$84,969,953	\$0	\$73,053,714	\$73,140,699	86.08%
TOTAL		100.00%		86,812	\$90,010,069	\$89,370,677	\$0	\$77,003,177	\$77,264,926	86.45%

**2008 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHESAPEAKE LIFE INSURANCE COMPANY THE	1.74%	5	138	\$1,327,912	\$1,329,173	\$0	\$640,963	\$846,940	63.72%
2	CONNECTICUT GENERAL LIFE INS CO	0.08%	7	8	\$57,883	\$59,626	\$0	\$61,537	\$62,417	104.68%
3	COVENTRY HEALTH AND LIFE INSURANCE CO	5.61%	4	535	\$4,277,098	\$4,277,098	\$0	\$3,236,412	\$3,551,131	83.03%
4	FIRST HEALTH LIFE & HEALTH INSURANCE CO	10.80%	3	1,004	\$8,230,521	\$8,327,226	\$0	\$7,139,093	\$8,044,489	96.60%
5	HEALTHY ALLIANCE LIFE INSURANCE CO	0.24%	6	29	\$183,785	\$183,785	\$0	\$85,507	\$114,777	62.45%
6	HUMANA INSURANCE COMPANY	11.79%	2	799	\$8,985,452	\$9,181,522	\$0	\$7,776,215	\$7,820,074	85.17%
7	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.03%	8	0	\$22,354	\$11,497	\$0	-\$873	\$0	0.00%
8	UNITED HEALTHCARE INSURANCE COMPANY	69.71%	1	5,419	\$53,129,470	\$52,698,059	\$0	\$38,691,117	\$38,800,563	73.63%
TOTAL		100.00%		7,932	\$76,214,475	\$76,067,986	\$0	\$57,629,971	\$59,240,391	77.88%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$0	-\$43	N/A
2	AAA LIFE INSURANCE COMPANY	0.00%	213	399	\$21,720	\$21,555	\$0	\$0	-\$31,650	-146.83%
3	ACE AMERICAN INSURANCE COMPANY	0.21%	40	263,085	\$10,450,450	\$10,147,225	\$0	\$9,655,213	\$4,693,760	46.26%
4	AEGIS SECURITY INSURANCE COMPANY	0.01%	150	177	\$322,787	\$322,787	\$0	\$207,690	\$227,690	70.54%
5	AETNA HEALTH INSURANCE COMPANY	0.02%	125	2,432	\$811,074	\$811,074	\$0	\$120,408	\$118,042	14.55%
6	AETNA LIFE INSURANCE COMPANY	3.51%	6	195,884	\$173,022,132	\$173,284,794	\$0	\$149,308,091	\$151,048,553	87.17%
7	AIG LIFE INSURANCE COMPANY	0.13%	55	52,878	\$6,170,277	\$6,355,877	\$0	\$3,100,874	\$3,370,742	53.03%
8	AIG PREMIER INSURANCE COMPANY	0.00%	192	794	\$48,887	\$50,687	\$0	\$21,851	\$16,014	31.59%
9	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	0.00%	230	51	\$12,186	\$11,701	\$0	\$17,877	\$11,253	96.17%
10	ALLSTATE LIFE INSURANCE COMPANY	0.02%	122	9,858	\$916,724	\$926,101	\$0	\$943,458	\$1,172,330	126.59%
11	ALTA HEALTH & LIFE INSURANCE COMPANY	0.01%	145	1,421	\$373,794	\$366,177	\$0	\$360,753	\$359,475	98.17%
12	AMERICAN ALTERNATIVE INSURANCE CORP	0.04%	101	863	\$1,780,292	\$1,780,292	\$0	\$1,562,198	\$1,817,851	102.11%
13	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.00%	216	232	\$19,901	\$19,975	\$0	\$0	-\$7,689	-38.49%
14	AMERICAN BANKERS LIFE ASSUR OF FLORIDA	0.05%	81	44,947	\$2,480,088	\$2,627,291	\$0	\$713,229	\$509,074	19.38%
15	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.93%	17	25,386	\$45,992,760	\$46,292,890	\$0	\$37,328,389	\$38,429,877	83.01%
16	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.00%	212	30	\$21,896	\$22,052	\$0	\$27,948	\$40,338	182.92%
17	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.05%	84	395	\$2,418,595	\$2,418,595	\$0	\$2,440,291	\$2,156,705	89.17%
18	AMERICAN FIDELITY ASSURANCE COMPANY	0.15%	48	21,641	\$7,329,276	\$7,801,191	\$0	\$2,750,223	\$4,021,451	51.55%
19	AMERICAN GENERAL ASSURANCE COMPANY	0.01%	141	5,768	\$475,979	\$990,278	\$0	\$524,292	\$582,403	58.81%
20	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.00%	252	4	\$747	\$1,948	\$0	\$0	\$0	0.00%
21	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	242	0	\$2,706	\$2,706	\$0	\$5,177	\$14,908	550.92%
22	AMERICAN HEALTH AND LIFE INSURANCE CO	0.04%	97	7,045	\$2,018,849	\$1,993,189	\$0	\$681,917	\$714,997	35.87%
23	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.04%	93	14,707	\$2,108,252	\$2,094,403	\$0	\$1,288,837	\$1,279,962	61.11%
24	AMERICAN HOME ASSURANCE COMPANY	0.25%	37	806,613	\$12,099,201	\$12,099,201	\$0	\$1,785,526	\$2,508,514	20.73%
25	AMERICAN INCOME LIFE INSURANCE CO	0.00%	160	200,178	\$223,141	\$221,554	\$0	\$143,040	\$155,601	70.23%
26	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	251	0	\$766	\$755	\$0	\$11,040	\$38,314	5074.70%
27	AMERICAN MEDICAL AND LIFE INSURANCE CO	0.01%	144	850	\$392,758	\$404,393	\$0	\$130,577	\$278,285	68.82%
28	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.16%	47	5,333	\$8,130,681	\$8,171,252	\$0	\$6,688,219	\$5,918,382	72.43%
29	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	114	4,233	\$1,188,789	\$1,133,873	\$0	\$293,281	\$329,072	29.02%
30	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	96	3,217	\$2,028,467	\$3,784,238	\$0	\$5,135,133	\$5,553,961	146.77%
31	AMERICAN NATIONAL LIFE INS COMPANY OF TEXAS	0.19%	44	6,103	\$9,220,916	\$8,539,312	\$0	\$5,463,319	\$6,511,751	76.26%
32	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	237	3	\$4,463	\$4,514	\$0	\$1,811	\$1,819	40.30%
33	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	181	287	\$93,565	\$93,177	\$0	\$65,178	\$57,530	61.74%
34	AMERICAN REPUBLIC INSURANCE COMPANY	0.40%	26	9,568	\$19,772,591	\$19,932,779	\$0	\$14,858,233	\$14,779,285	74.15%
35	AMERICAN SECURITY INSURANCE COMPANY	0.00%	178	4,059	\$103,666	\$103,666	\$0	\$0	-\$199	-0.19%
36	AMERICAN SENTINEL INSURANCE COMPANY	0.02%	113	1,089	\$1,197,776	\$1,196,360	\$0	\$974,225	\$973,090	81.34%
37	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	135	1,622	\$542,329	\$547,046	\$0	\$85,687	-\$51,720	-9.45%
38	AMERICAN UNITED LIFE INSURANCE CO	0.06%	76	26,247	\$2,780,946	\$2,851,440	\$0	\$1,995,737	\$2,070,591	72.62%
39	AMERITAS LIFE INSURANCE CORP	0.17%	46	39,304	\$8,310,511	\$8,423,987	\$0	\$5,761,052	\$5,404,285	64.15%
40	AMEX ASSURANCE COMPANY	0.02%	115	400,808	\$1,184,818	\$1,212,656	\$0	\$213,468	\$146,722	12.10%
41	ANTHEM INSURANCE COMPANIES INC	0.02%	116	1,868	\$1,100,842	\$1,100,842	\$0	\$693,719	\$721,554	65.55%
42	ANTHEM LIFE INSURANCE COMPANY	0.06%	74	107,511	\$3,007,744	\$3,088,678	\$0	\$1,118,423	\$1,528,191	49.48%
43	ARROWOOD INDEMNITY COMPANY	0.00%	260	0	\$0	\$0	\$0	\$0	-\$453	N/A
44	ASSURITY LIFE INSURANCE COMPANY	0.01%	149	65	\$322,993	\$323,109	\$0	\$283,660	\$285,412	88.33%
45	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	187	928	\$72,693	\$73,539	\$0	\$62,500	\$24,677	33.56%
46	AVEMCO INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$346,178	\$270,238	N/A
47	AVIVA LIFE AND ANNUITY COMPANY	0.00%	260	0	\$0	\$0	\$0	\$162	-\$2,450	N/A
48	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$72,191	\$72,191	N/A
49	BALBOA INSURANCE COMPANY	0.00%	257	7	\$306	\$306	\$0	\$0	-\$1,333	-435.62%
50	BALBOA LIFE INSURANCE COMPANY	0.01%	157	8,222	\$267,236	\$267,427	\$0	\$45,442	\$46,777	17.49%
51	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	231	13	\$8,681	\$8,681	\$0	\$40,800	\$40,800	469.99%
52	BANKERS FIDELITY LIFE INSURANCE CO	0.00%	233	1	\$5,977	\$5,637	\$0	\$2,200	-\$5,114	-90.72%
53	BANKERS LIFE AND CASUALTY COMPANY	0.12%	56	2,969	\$6,133,481	\$6,141,664	\$0	\$4,714,179	\$4,535,830	73.85%
54	BCS INSURANCE COMPANY	0.03%	104	4,021	\$1,667,216	\$1,930,612	\$0	\$1,105,902	\$1,226,919	63.55%
55	BCS LIFE INSURANCE COMPANY	0.00%	198	649	\$40,891	\$48,192	\$0	\$13,781	-\$10,761	-22.33%
56	BENCHMARK INSURANCE COMPANY	0.00%	260	0	-\$200,566	-\$200,566	\$0	\$135,907	-\$278,228	138.72%
57	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	152	105	\$292,310	\$292,310	\$0	\$106,531	\$106,837	36.55%
58	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	10.16%	3	185,207	\$501,047,688	\$501,047,688	\$0	\$456,010,475	\$449,838,107	89.78%
59	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.02%	128	2,149	\$786,528	\$796,221	\$0	\$613,913	\$551,098	69.21%
60	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.04%	95	4,142	\$2,079,419	\$2,061,290	\$0	\$1,106,924	\$1,080,357	52.41%
61	CAMBRIDGE LIFE INSURANCE COMPANY	0.01%	143	46	\$428,281	\$365,579	\$0	\$336,051	\$304,539	83.30%
62	CANADA LIFE ASSURANCE COMPANY	0.02%	119	4,589	\$993,503	\$1,008,204	\$0	\$657,157	\$831,995	82.52%
63	CAPITOL INDEMNITY CORPORATION	0.00%	201	11,463	\$33,151	\$55,754	\$0	\$19,932	\$11,885	21.32%
64	CARDIF LIFE INSURANCE COMPANY	0.01%	138	3,632	\$528,392	\$1,018,258	\$0	\$213,972	\$324,505	31.87%
65	CATERPILLAR INSURANCE COMPANY	0.00%	260	1,489	\$0	\$0	\$0	\$1,947,894	\$3,928,293	N/A
66	CELTIC INSURANCE COMPANY	0.00%	177	6	\$105,742	\$106,162	\$0	\$47,082	\$47,849	45.07%
67	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.05%	80	519	\$2,602,505	\$2,594,169	\$0	\$2,335,599	\$2,104,228	81.11%
68	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	94	8,838	\$2,102,299	\$2,007,324	\$0	\$596,990	\$576,780	28.73%
69	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	132	14,577	\$669,287	\$669,303	\$0	\$133,605	\$103,308	15.44%
70	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	189	155	\$65,018	\$63,748	\$0	\$51,862	\$44,929	70.48%
71	CENTURION LIFE INSURANCE COMPANY	0.00%	173	1,053	\$125,435	\$131,080	\$0	\$117,307	\$95,573	72.91%
72	CENTURY LIFE ASSURANCE COMPANY	0.00%	260	9	\$0	\$2,446	\$0	\$2,794	\$2,794	114.23%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.04%	91	11,672	\$2,162,505	\$2,132,460	\$0	\$1,117,272	\$1,420,930	66.63%
74	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	211	110	\$22,004	\$22,004	\$0	\$653,849	\$638,070	2899.79%
75	CITIZENS SECURITY LIFE INS CO	0.00%	204	58	\$29,612	\$29,891	\$0	\$25,208	\$25,186	84.26%
76	COLONIAL LIFE & ACCIDENT INS CO	0.01%	151	636	\$300,057	\$299,671	\$0	\$358,226	\$247,343	82.54%
77	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	238	17	\$4,248	\$5,413	\$0	\$10,900	\$757	13.98%
78	COLORADO BANKERS LIFE INS CO	0.00%	245	2	\$1,738	\$1,692	\$0	\$8	\$8	0.47%
79	COLUMBIAN LIFE INSURANCE COMPANY	0.02%	124	1,872	\$868,420	\$317,796	\$0	\$637,444	\$619,890	195.06%
80	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	260	119	\$0	\$0	\$0	\$3,749	\$1,629	N/A
81	COMBINED INSURANCE CO OF AMERICA	0.08%	68	48,049	\$3,982,494	\$3,921,756	\$0	\$2,808,139	\$2,688,073	68.54%
82	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	0.00%	182	336	\$87,649	\$92,211	\$0	\$31,408	\$27,884	30.24%
83	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.15%	49	1,846	\$7,262,187	\$7,262,187	\$0	\$5,670,078	\$5,467,693	75.29%
84	COMPANION LIFE INSURANCE COMPANY	0.12%	58	27,077	\$5,880,170	\$5,876,458	\$0	\$3,268,382	\$3,289,022	55.97%
85	COMBENEFITS INSURANCE COMPANY	0.03%	110	10,550	\$1,307,063	\$1,273,398	\$0	\$871,203	\$867,222	68.10%
86	CONNECTICUT GENERAL LIFE INS CO	1.53%	10	101,098	\$75,506,264	\$75,654,228	\$0	\$62,916,902	\$62,734,406	82.92%
87	CONSECO HEALTH INSURANCE COMPANY	0.01%	133	2,418	\$657,628	\$642,272	\$0	\$387,320	\$420,005	65.39%
88	CONSECO INSURANCE COMPANY	0.00%	197	639	\$42,434	\$45,779	\$0	\$5,370	\$5,312	11.60%
89	CONTINENTAL AMERICAN INSURANCE COMPANY	0.01%	153	1,254	\$287,624	\$283,449	\$0	\$108,557	\$111,365	39.29%
90	CONTINENTAL ASSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$71,713	\$71,713	N/A
91	CONTINENTAL CASUALTY COMPANY	0.04%	92	3,107	\$2,147,388	\$2,293,065	\$0	\$3,660,226	\$1,947,197	84.92%
92	CONTINENTAL GENERAL INSURANCE COMPANY	0.04%	99	847	\$1,889,514	\$1,841,636	\$0	\$1,597,265	\$1,743,163	94.65%
93	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.07%	72	2,112	\$3,634,513	\$3,665,773	\$0	\$2,852,977	\$2,888,848	78.81%
94	COUNTRY LIFE INSURANCE COMPANY	0.00%	260	160	\$0	\$0	\$0	\$10,244	\$46,131	N/A
95	COVENTRY HEALTH AND LIFE INSURANCE CO	6.00%	4	101,277	\$295,641,749	\$295,641,749	\$0	\$226,497,284	\$231,379,997	78.26%
96	COX HEALTH SYSTEMS INSURANCE COMPANY	1.10%	14	17,675	\$54,264,839	\$54,264,839	\$0	\$46,527,952	\$46,430,869	85.56%
97	CUNA MUTUAL INSURANCE SOCIETY	0.13%	53	104,169	\$6,463,375	\$6,145,046	\$0	\$2,584,758	\$1,903,830	30.98%
98	DELOS INSURANCE COMPANY	0.01%	139	1,078	\$504,117	\$504,117	\$0	\$222,641	\$237,757	47.16%
99	DENTEGRA INSURANCE COMPANY	0.04%	90	38,075	\$2,167,707	\$2,092,794	\$0	\$1,392,007	\$1,389,734	66.41%
100	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	260	0	\$0	\$0	\$0	-\$175,262	-\$177,271	N/A
101	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	260	0	\$0	\$0	\$0	\$0	-\$13,083	N/A
102	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	260	0	\$0	\$0	\$0	\$15,700	\$9,974	N/A
103	EPIC LIFE INSURANCE COMPANY THE	0.00%	159	960	\$230,249	\$234,103	\$0	\$151,793	\$156,129	66.69%
104	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$16,053	-\$498,552	N/A
105	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	0.00%	161	107,302	\$212,589	\$212,589	\$0	\$135,992	\$127,351	59.90%
106	FARMERS NEW WORLD LIFE INSURANCE CO	0.00%	260	4	\$0	\$0	\$0	\$0	\$0	N/A
107	FEDERAL INSURANCE COMPANY	0.10%	62	31,302	\$4,808,962	\$3,516,288	\$0	\$818,151	\$1,213,984	34.52%
108	FEDERATED MUTUAL INSURANCE COMPANY	0.42%	25	7,457	\$20,576,035	\$20,571,258	\$0	\$16,058,072	\$15,948,427	77.53%
109	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.19%	43	110,644	\$9,548,617	\$9,544,396	\$0	\$6,312,029	\$6,282,039	65.82%
110	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	260	0	\$0	\$0	\$0	\$64,134	\$65,118	N/A
111	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	0.04%	100	7,102	\$1,863,868	\$1,871,764	\$0	\$1,492,530	\$1,609,279	85.98%
112	FIRST HEALTH LIFE & HEALTH INSURANCE CO	0.24%	38	3,153	\$11,975,482	\$12,175,952	\$0	\$10,781,304	\$11,316,324	92.94%
113	FORT DEARBORN LIFE INSURANCE COMPANY	0.05%	85	10,161	\$2,402,991	\$2,402,991	\$0	\$1,840,398	\$1,840,398	76.59%
114	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	140	375	\$478,188	\$481,974	\$0	\$109,807	\$115,489	23.96%
115	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.00%	206	16	\$29,270	\$30,523	\$0	\$49,359	\$43,829	143.59%
116	GENWORTH LIFE INSURANCE COMPANY	0.01%	134	1,128	\$621,155	\$634,189	\$0	\$4,855,991	\$4,864,266	767.01%
117	GERBER LIFE INSURANCE COMPANY	0.06%	77	11,626	\$2,726,073	\$2,705,487	\$0	\$3,036,969	\$2,259,812	83.53%
118	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	194	29	\$47,395	\$46,787	\$0	\$54,902	\$58,171	124.33%
119	GOLDEN RULE INSURANCE COMPANY	1.09%	15	28,811	\$53,875,973	\$53,614,600	\$0	\$33,697,894	\$33,804,349	63.05%
120	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	255	2	\$480	\$480	\$0	\$0	-\$14	-2.92%
121	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	191	124	\$49,069	\$49,168	\$0	\$37,589	\$38,805	78.92%
122	GREAT AMERICAN INSURANCE COMPANY	0.02%	127	464	\$794,099	\$1,064,034	\$0	\$2,133,015	\$1,868,005	175.56%
123	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	236	5	\$5,050	\$5,050	\$0	\$0	\$0	0.00%
124	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	222	23	\$15,416	\$15,396	\$0	\$0	\$0	0.00%
125	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	184	1	\$84,433	\$63,351	\$0	\$2,874	\$3,245	5.12%
126	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.34%	31	84,402	\$16,613,601	\$15,781,936	\$0	\$14,063,626	\$14,501,091	91.88%
127	GUARANTEE TRUST LIFE INSURANCE CO	0.11%	59	11,025	\$5,369,008	\$5,798,771	\$0	\$5,016,247	\$5,120,278	88.30%
128	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.34%	11	326,358	\$65,911,654	\$65,796,180	\$0	\$45,894,987	\$45,795,583	69.60%
129	HARTFORD FIRE INSURANCE COMPANY	0.00%	240	75	\$3,750	\$3,750	\$0	\$0	\$0	0.00%
130	HARTFORD LIFE AND ACCIDENT INSURANCE CO	1.33%	12	561,554	\$65,624,935	\$65,311,615	\$0	\$31,185,362	\$35,517,787	54.38%
131	HARTFORD LIFE INSURANCE COMPANY	0.08%	70	22,746	\$3,731,437	\$3,713,165	\$0	\$2,717,024	\$1,904,331	51.29%
132	HCC LIFE INSURANCE COMPANY	0.28%	33	50,423	\$13,866,131	\$13,863,622	\$0	\$8,643,865	\$3,359,146	24.23%
133	HCSC INSURANCE SERVICES COMPANY	0.01%	148	5,772	\$351,539	\$351,539	\$0	\$532,281	\$646,281	183.84%
134	HEALTHY ALLIANCE LIFE INSURANCE CO	25.13%	1	575,524	\$1,239,233,367	\$1,238,433,313	\$0	\$990,612,729	\$1,008,003,252	81.39%
135	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	221	1,015	\$15,734	\$15,734	\$0	\$0	-\$448	-2.85%
136	HM LIFE INSURANCE COMPANY	0.09%	64	8,034	\$4,346,322	\$4,344,073	\$0	\$3,148,568	\$3,359,232	77.33%
137	HORACE MANN LIFE INSURANCE COMPANY	0.00%	217	133	\$18,882	\$19,010	\$0	\$11,392	-\$22,152	-116.53%
138	HOUSEHOLD LIFE INSURANCE COMPANY	0.05%	86	8,060	\$2,376,718	\$2,524,031	\$0	\$1,059,036	\$776,810	30.78%
139	HUMANA INSURANCE COMPANY	1.58%	9	24,893	\$77,991,561	\$78,654,710	\$0	\$64,999,624	\$64,859,986	82.46%
140	HUMANADENTAL INSURANCE COMPANY	0.14%	52	25,952	\$6,788,616	\$6,847,296	\$0	\$4,607,956	\$4,665,439	68.14%
141	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	193	163	\$47,595	\$46,620	\$0	\$56,696	\$53,462	114.68%
142	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	167	153	\$152,059	\$152,059	\$0	\$16,471	\$62,239	40.93%
143	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.03%	108	11,146	\$1,369,205	\$1,735,300	\$0	\$530,294	\$462,323	26.64%
144	INSURANCE COMPANY OF NORTH AMERICA	0.00%	260	0	-\$25	-\$25	\$0	\$720,993	\$711,869	-2847476.00%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.00%	227	54	\$13,548	\$13,548	\$0	\$5,572	-\$16,196	-119.55%
146	J M I C LIFE INSURANCE COMPANY	0.00%	260	621	-\$12,386	\$157,141	\$0	\$135,704	\$38,390	24.43%
147	JEFFERSON INSURANCE COMPANY	0.00%	185	687	\$82,420	\$55,733	\$0	\$12,951	\$24,590	44.12%
148	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$5,384	\$102	N/A
149	JOHN ALDEN LIFE INSURANCE COMPANY	0.25%	36	6,934	\$12,322,878	\$12,396,234	\$0	\$7,501,695	\$7,640,740	61.64%
150	JOHN HANCOCK LIFE INSURANCE COMPANY	0.11%	60	9,280	\$5,343,012	\$5,523,550	\$0	\$1,380,731	\$942,060	17.06%
151	KANAWHA INSURANCE COMPANY	0.05%	78	16,127	\$2,701,722	\$2,700,027	\$0	\$2,504,372	\$2,594,574	96.09%
152	KANSAS CITY LIFE INSURANCE COMPANY	0.08%	69	12,628	\$3,840,620	\$3,847,758	\$0	\$2,792,763	\$3,006,313	78.13%
153	LAFAYETTE LIFE INSURANCE COMPANY THE	0.02%	123	2,133	\$871,706	\$876,141	\$0	\$1,016,381	\$1,167,783	133.29%
154	LEWER LIFE INSURANCE COMPANY	0.00%	235	3	\$5,509	\$5,509	\$0	\$909	\$553	10.04%
155	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.06%	75	16,153	\$2,971,343	\$2,984,548	\$0	\$1,957,435	\$1,968,528	65.96%
156	LIBERTY LIFE INSURANCE COMPANY	0.02%	118	6,407	\$1,026,496	\$1,003,956	\$0	\$236,890	\$216,406	21.56%
157	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$0	-\$476	N/A
158	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	258	2	\$159	\$159	\$0	\$0	\$0	0.00%
159	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.37%	27	301,968	\$18,356,231	\$18,356,231	\$0	\$13,885,202	\$11,447,705	62.36%
160	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	260	0	\$0	\$0	\$0	\$0	-\$120	N/A
161	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.36%	29	130,213	\$17,709,206	\$17,637,988	\$0	\$10,648,832	\$11,386,657	64.56%
162	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	223	28	\$15,385	\$18,158	\$0	\$25,407	\$28,367	156.22%
163	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	260	0	\$0	\$0	\$0	\$39,672	-\$421,117	N/A
164	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	105	2,393	\$1,470,414	\$1,645,867	\$0	\$1,070,824	\$945,265	57.43%
165	MAGNA INSURANCE COMPANY	0.00%	260	2	\$0	\$15,268	\$0	\$0	\$301	1.97%
166	MAMSI LIFE AND HEALTH INSURANCE COMPANY	0.00%	218	36	\$17,893	\$17,893	\$0	\$15,295	\$12,094	67.59%
167	MARKEE INSURANCE COMPANY	0.00%	234	49	\$5,940	\$5,827	\$0	\$0	\$1,949	33.45%
168	MEDAMERICA INSURANCE COMPANY	0.00%	196	42	\$43,862	\$43,724	\$0	\$0	\$0	0.00%
169	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.00%	188	24	\$65,308	\$65,308	\$0	\$62,866	\$40,266	61.66%
170	MEDICO INSURANCE COMPANY	0.01%	158	373	\$250,559	\$208,578	\$0	\$77,082	\$124,808	59.84%
171	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.21%	42	10,508	\$10,310,761	\$10,352,932	\$0	\$6,574,092	\$6,620,470	63.95%
172	MERCY HEALTH PLANS	3.79%	5	52,814	\$186,682,383	\$186,682,383	\$0	\$162,135,379	\$162,478,413	87.03%
173	MERIT LIFE INSURANCE CO	0.02%	126	6,923	\$796,155	\$982,971	\$0	\$250,500	\$207,664	21.13%
174	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	208	69	\$25,766	\$25,766	\$0	\$151,285	\$151,263	587.06%
175	METROPOLITAN LIFE INSURANCE COMPANY	1.22%	13	541,508	\$59,982,681	\$61,610,676	\$0	\$43,829,381	\$46,190,260	74.97%
176	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	243	2	\$2,545	\$3,055	\$0	\$4,616	\$5,097	166.84%
177	MIDWEST NATIONAL LIFE INS CO OF TENNESEE	0.04%	98	1,235	\$1,922,666	\$1,960,033	\$0	\$1,201,379	\$1,036,922	52.90%
178	MINNESOTA LIFE INSURANCE COMPANY	0.05%	79	46,925	\$2,624,917	\$2,544,814	\$0	\$1,234,323	\$1,168,010	45.90%
179	MISSOURI VALLEY LIFE AND HEALTH INS CO	0.00%	260	0	\$0	\$0	\$0	\$0	-\$485	N/A
180	MONUMENTAL LIFE INSURANCE COMPANY	0.14%	51	56,914	\$6,826,147	\$6,795,485	\$0	\$2,968,552	\$2,895,850	42.61%
181	MONY LIFE INSURANCE COMPANY	0.00%	226	20	\$14,342	\$14,499	\$0	\$93,202	\$123,151	849.38%
182	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	199	444	\$35,550	\$54,794	\$0	\$24,859	\$24,530	44.77%
183	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	179	511	\$97,293	\$97,293	\$0	\$136,159	\$136,159	139.95%
184	MUTUAL OF OMAHA INSURANCE COMPANY	0.62%	21	377,842	\$30,738,480	\$31,565,706	\$0	\$21,522,802	\$20,676,482	65.50%
185	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	205	14	\$29,527	\$29,694	\$0	\$2,337	\$2,386	8.04%
186	NATIONAL CASUALTY COMPANY	0.00%	209	18	\$23,817	\$26,626	\$0	\$3,943	\$943	3.54%
187	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	171	317	\$131,056	\$131,816	\$0	\$105,291	\$91,398	69.34%
188	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.05%	83	19,540	\$2,428,959	\$2,480,245	\$0	\$1,632,052	\$1,632,052	65.80%
189	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	2.30%	7	2,832,598	\$113,486,484	\$113,388,339	\$0	\$38,592,118	\$36,328,607	32.04%
190	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	112	1,484	\$1,257,922	\$1,288,279	\$0	\$801,504	\$797,904	61.94%
191	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	229	66	\$13,153	\$13,235	\$0	\$21,840	\$26,050	196.83%
192	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	163	22	\$183,101	\$181,976	\$0	\$82,842	\$80,700	44.35%
193	NEW YORK LIFE INSURANCE COMPANY	0.10%	61	5,514	\$4,933,768	\$4,938,879	\$77,008	\$4,285,282	\$4,564,187	92.41%
194	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	203	145	\$30,759	\$30,349	\$0	\$23,085	\$21,500	70.84%
195	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.04%	89	3,473	\$2,201,264	\$2,004,638	\$0	\$797,204	\$1,817,443	90.66%
196	OLD REPUBLIC LIFE INSURANCE COMPANY	0.03%	111	12	\$1,305,980	\$1,305,980	\$0	\$1,068,535	\$1,396,254	106.91%
197	OLD UNITED LIFE INSURANCE COMPANY	0.00%	168	910	\$142,755	\$239,034	\$0	\$32,702	\$43,486	18.19%
198	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	260	0	-\$145	-\$238	\$0	\$0	\$0	0.00%
199	ONENATION INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$224	\$229	N/A
200	OXFORD LIFE INSURANCE COMPANY	0.00%	169	92	\$139,958	\$139,763	\$0	\$284,479	\$245,995	176.01%
201	PACIFIC LIFE & ANNUITY COMPANY	0.00%	260	0	\$0	\$0	\$0	\$4,852	\$4,720	N/A
202	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.00%	210	0	\$22,354	\$11,497	\$0	-\$1,443	-\$1,947	-16.93%
203	PAN-AMERICAN LIFE INSURANCE COMPANY	0.06%	73	3,275	\$3,160,337	\$3,233,656	\$0	\$1,424,167	\$1,547,205	47.85%
204	PAUL REVERE LIFE INSURANCE COMPANY	0.01%	146	1,976	\$370,705	\$372,784	\$0	\$1,241,311	\$559,633	150.12%
205	PEKIN LIFE INSURANCE COMPANY	0.00%	166	863	\$162,410	\$162,265	\$0	\$97,688	\$107,679	66.36%
206	PERICO LIFE INSURANCE COMPANY	0.03%	107	4,899	\$1,415,364	\$1,415,500	\$0	\$1,207,020	\$1,190,971	84.14%
207	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.00%	165	386	\$164,817	\$165,461	\$0	\$173,758	\$166,936	100.89%
208	PHOENIX LIFE INSURANCE COMPANY	0.00%	253	0	\$648	\$0	\$0	\$226,231	\$48,832	N/A
209	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	170	517	\$139,651	\$137,924	\$0	\$52,251	\$54,449	39.48%
210	PRESIDENTIAL LIFE INSURANCE COMPANY	0.01%	142	3	\$434,127	\$434,127	\$0	\$222,438	\$258,679	59.59%
211	PRIMERICA LIFE INSURANCE COMPANY	0.00%	254	1	\$502	\$502	\$0	\$0	\$43	8.57%
212	PRINCIPAL LIFE INSURANCE COMPANY	1.62%	8	107,765	\$80,054,131	\$80,607,851	\$0	\$60,595,238	\$60,486,720	75.04%
213	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	256	0	\$364	\$364	\$0	\$2,448	\$878	241.21%
214	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.01%	154	717	\$284,599	\$315,967	\$0	\$1,006,682	\$118,096	37.38%
215	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	259	2	\$41	\$38	\$0	\$36,034	\$3,059	8050.00%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	PRUDENTIAL INSURANCE CO OF AMERICA THE	0.26%	35	46,433	\$13,020,726	\$13,201,030	\$103,157	\$8,142,260	\$9,447,989	71.57%
217	PYRAMID LIFE INSURANCE COMPANY	0.00%	247	3	\$1,080	\$1,078	\$0	\$851	\$782	72.54%
218	QBE INSURANCE CORPORATION	0.03%	102	4,040	\$1,724,685	\$1,724,685	\$0	\$1,237,255	\$642,639	37.26%
219	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	190	4	\$58,895	\$59,723	\$0	-\$1,000	-\$1,122	-1.88%
220	RELIABLE LIFE INSURANCE COMPANY	0.00%	260	8	\$0	\$0	\$0	\$26,674	\$26,674	N/A
221	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.36%	28	67,437	\$17,989,331	\$18,019,829	\$0	\$8,544,038	\$10,642,623	59.06%
222	RELIASTAR LIFE INSURANCE COMPANY	0.23%	39	92,950	\$11,200,639	\$11,262,605	\$0	\$11,503,879	\$15,438,979	137.08%
223	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	136	1,738	\$537,670	\$536,181	\$0	\$1,320	\$862	0.16%
224	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	248	2	\$1,022	\$1,017	\$0	\$0	\$321	31.56%
225	RESERVE NATIONAL INSURANCE COMPANY	0.01%	155	97	\$278,597	\$301,395	\$0	\$157,885	\$145,411	48.25%
226	RESOURCE LIFE INSURANCE COMPANY	0.00%	260	1,720	-\$10,117	\$400,743	\$0	\$150,154	\$59,627	14.88%
227	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	224	13	\$15,032	\$15,017	\$0	\$0	\$0	0.00%
228	RLI INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$0	-\$2,774	N/A
229	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	215	60	\$19,936	\$19,969	\$0	\$15,830	\$15,830	79.27%
230	SEARS LIFE INSURANCE COMPANY	0.02%	129	6,119	\$775,603	\$694,267	\$0	\$385,396	\$377,284	54.34%
231	SECURIAN LIFE INSURANCE COMPANY	0.00%	200	129	\$35,285	\$34,244	\$0	\$28,593	\$28,593	83.50%
232	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	239	292	\$3,764	\$3,785	\$0	\$16,117	\$12,299	324.94%
233	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	137	884	\$534,689	\$534,689	\$0	\$354,809	\$354,809	66.36%
234	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.00%	214	385	\$21,546	\$6,301	\$0	\$3,356	\$3,391	53.82%
235	SENIOR HEALTH INS CO OF PENNSYLVANIA	0.00%	175	133	\$112,038	\$121,781	\$0	\$277,707	\$748,025	614.24%
236	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	195	756	\$46,618	\$33,624	\$0	\$0	\$0	0.00%
237	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	202	602	\$32,736	-\$33,621	\$0	\$114,419	\$72,430	-215.43%
238	SETTLERS LIFE INSURANCE COMPANY	0.00%	249	1	\$836	\$830	\$0	\$0	\$0	0.00%
239	SHELTER LIFE INSURANCE COMPANY	0.21%	41	1,762	\$10,360,090	\$10,130,181	\$0	\$8,913,885	\$8,865,078	87.51%
240	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	0.03%	103	1,149	\$1,670,358	\$1,670,358	\$0	\$1,276,287	\$1,132,618	67.81%
241	SILVERSCRIPT INSURANCE COMPANY	0.02%	121	483	\$938,256	\$938,256	\$0	\$781,749	\$1,014,941	108.17%
242	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	241	18	\$3,389	\$2,487	\$0	\$3,761	-\$109	-4.38%
243	STANDARD GUARANTY INSURANCE COMPANY	0.01%	156	5,715	\$268,497	\$268,497	\$0	\$33,792	\$42,012	15.65%
244	STANDARD INSURANCE COMPANY	0.66%	19	878,356	\$32,472,839	\$31,913,591	\$0	\$24,149,619	\$31,476,403	98.63%
245	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.00%	180	121	\$93,657	\$91,813	\$0	\$2,324	\$1,537	1.67%
246	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.08%	66	283	\$4,013,025	\$3,946,211	\$0	\$3,322,603	\$3,329,359	84.37%
247	STARMOUNT LIFE INSURANCE COMPANY	0.00%	232	3	\$7,062	\$7,091	\$0	\$5,152	\$5,071	71.51%
248	STARNET INSURANCE COMPANY	0.02%	130	52,669	\$746,347	\$704,000	\$0	\$105,073	\$340,666	48.39%
249	STATE FARM MUTUAL AUTOMOBILE INS CO	0.15%	50	4,877	\$7,226,305	\$7,226,305	\$0	\$11,349,729	\$11,479,107	158.85%
250	STERLING LIFE INSURANCE COMPANY	0.00%	174	74	\$125,390	\$125,390	\$0	\$85,171	\$86,794	69.22%
251	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	183	4,584	\$84,868	\$84,868	\$0	\$15,895	\$15,936	18.78%
252	STONEBRIDGE LIFE INSURANCE COMPANY	0.13%	54	111,138	\$6,305,523	\$6,334,538	\$0	\$3,354,726	\$3,324,036	52.47%
253	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.10%	63	21,984	\$4,705,842	\$4,705,842	\$0	\$3,782,472	\$3,263,847	69.36%
254	SUN LIFE ASSURANCE COMPANY OF CANADA	0.33%	32	63,317	\$16,143,583	\$16,066,852	\$0	\$10,248,049	\$12,062,602	75.08%
255	SYMETRA LIFE INSURANCE COMPANY	0.08%	67	59,877	\$4,006,319	\$4,003,516	\$0	\$2,459,612	\$2,667,174	66.62%
256	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	0.00%	176	103	\$110,617	\$112,308	\$0	\$1,817,214	\$1,817,214	1618.06%
257	TIG INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$0	-\$1,584	N/A
258	TIME INSURANCE COMPANY	0.89%	18	23,905	\$44,081,271	\$44,078,940	\$0	\$27,492,751	\$26,733,909	60.65%
259	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	225	183	\$14,456	\$14,223	\$0	\$3,256	\$3,066	21.56%
260	TRANSAMERICA LIFE INSURANCE COMPANY	0.34%	30	25,608	\$16,936,440	\$17,351,223	\$0	\$10,950,450	\$11,082,925	63.87%
261	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	260	0	\$0	\$0	\$0	\$0	-\$78,636	N/A
262	TRUSTMARK INSURANCE COMPANY	0.01%	131	2,891	\$732,255	\$766,297	\$0	\$325,124	\$312,103	40.73%
263	TRUSTMARK LIFE INSURANCE COMPANY	0.48%	23	7,322	\$23,869,234	\$23,827,702	\$0	\$20,213,630	\$20,617,701	86.53%
264	U S SPECIALTY INSURANCE COMPANY	0.00%	186	9	\$79,316	\$82,589	\$0	\$89,710	-\$59,433	-71.96%
265	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.47%	24	15,890	\$23,041,875	\$23,220,233	\$0	\$17,231,571	\$16,756,672	72.16%
266	UNIFIED LIFE INSURANCE COMPANY	0.00%	246	1	\$1,311	\$1,255	\$0	\$0	\$0	0.00%
267	UNIMERICA INSURANCE COMPANY	0.18%	45	30,259	\$8,727,831	\$8,379,577	\$0	\$4,255,321	\$4,300,955	51.33%
268	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	260	0	\$0	\$0	\$0	\$21,785	-\$19,716	N/A
269	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	117	15,815	\$1,069,069	\$1,070,641	\$0	\$567,749	\$556,122	51.94%
270	UNION LABOR LIFE INSURANCE COMPANY	0.00%	162	10,288	\$184,229	\$173,441	\$0	\$46,662	\$91,812	52.94%
271	UNION SECURITY INSURANCE COMPANY	0.54%	22	66,994	\$26,795,592	\$26,999,020	\$0	\$21,240,333	\$19,068,231	70.63%
272	UNITED AMERICAN INSURANCE COMPANY	0.05%	88	1,483	\$2,278,171	\$2,273,444	\$0	\$1,660,777	\$1,722,453	75.76%
273	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.09%	65	16,886	\$4,244,957	\$4,244,957	\$0	\$3,188,054	\$3,077,258	72.49%
274	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	260	13	\$0	\$0	\$0	\$0	\$0	N/A
275	UNITED HEALTHCARE INSURANCE COMPANY	20.80%	2	487,119	\$1,025,514,965	\$1,029,109,720	\$0	\$801,299,925	\$804,164,115	78.14%
276	UNITED LIFE INSURANCE COMPANY	0.00%	244	123	\$1,869	\$20,214	\$0	\$38,130	-\$15,714	-77.74%
277	UNITED NATIONAL LIFE INS CO OF AMERICA	0.00%	219	40	\$16,543	\$16,390	\$0	\$6,664	\$6,608	40.32%
278	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.12%	57	75,148	\$6,109,476	\$6,496,115	\$0	\$4,817,856	\$6,711,224	103.31%
279	UNITED SECURITY LIFE AND HEALTH INS CO	0.02%	120	455	\$954,676	\$951,764	\$0	\$292,364	\$291,336	30.61%
280	UNITED STATES FIRE INSURANCE COMPANY	0.05%	82	4,493	\$2,443,321	\$2,443,321	\$0	\$1,854,623	\$2,210,442	90.47%
281	UNITED STATES LIFE INSURANCE CO NEW YORK	0.07%	71	10,110	\$3,656,514	\$3,506,872	\$0	\$3,070,171	\$3,684,629	105.07%
282	UNITED TEACHER ASSOCIATES INSURANCE CO	0.00%	220	11	\$16,508	\$15,881	\$0	\$49,173	\$47,995	302.22%
283	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.00%	260	1,584	-\$32,337	-\$241,120	\$0	\$124,333	\$76,650	-31.79%
284	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.94%	16	259,128	\$46,568,165	\$46,184,892	\$0	\$41,052,145	\$42,388,972	91.78%
285	USAA LIFE INSURANCE COMPANY	0.00%	228	85	\$13,311	\$13,365	\$0	-\$75	-\$75	-0.56%
286	USABLE LIFE	0.00%	172	652	\$128,510	\$128,510	\$0	\$19,225	\$0	0.00%



**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
287	VISION BENEFITS OF AMERICA	0.05%	87	61,713	\$2,321,031	\$2,321,031	\$0	\$1,811,819	\$1,811,819	78.06%
288	VISION SERVICE PLAN INSURANCE COMPANY	0.63%	20	243,716	\$31,120,421	\$31,120,421	\$0	\$25,937,784	\$26,098,775	83.86%
289	WASHINGTON NATIONAL INSURANCE CO	0.01%	147	6,988	\$359,595	\$383,915	\$0	\$629,271	\$461,383	120.18%
290	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	164	605	\$165,010	\$165,010	\$0	\$0	\$0	0.00%
291	WESTPORT INSURANCE CORPORATION	0.03%	106	6,826	\$1,415,936	\$1,415,936	\$0	\$308,939	\$555,103	39.20%
292	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	250	6	\$776	\$776	\$0	\$1,000	\$1,000	128.87%
293	WORLD INSURANCE COMPANY	0.03%	109	595	\$1,317,062	\$1,329,283	\$0	\$994,821	\$956,238	71.94%
294	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	260	32	-\$11	\$8,521	\$0	\$1,294	-\$2,330	-27.34%
295	ZALE LIFE INSURANCE COMPANY	0.00%	207	1,907	\$27,861	\$27,861	\$0	\$917	-\$1,198	-4.30%
296	ZURICH AMERICAN INSURANCE COMPANY	0.27%	34	102,755	\$13,139,496	\$13,062,854	\$0	\$9,004,233	\$12,490,286	95.62%
	TOTAL	100.00%		12,534,552	\$4,930,311,792	\$4,938,575,865	\$180,165	\$3,845,987,951	\$3,880,443,739	78.57%

**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY COMPANY**

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$0	-\$43	N/A
2	AAA LIFE INSURANCE COMPANY	0.01%	222	1,261	\$410,747	\$409,204	\$0	\$155,105	\$131,018	32.02%
3	ACACIA LIFE INSURANCE CO	0.00%	375	3	\$327	\$327	\$30	\$78	\$78	23.85%
4	ACE AMERICAN INSURANCE COMPANY	0.15%	67	263,085	\$10,450,450	\$10,147,225	\$0	\$9,655,213	\$4,693,760	46.26%
5	ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	0.12%	81	6,710	\$8,239,253	\$8,119,049	\$0	\$4,163,712	\$5,412,101	66.66%
6	AEGIS SECURITY INSURANCE COMPANY	0.00%	234	177	\$322,787	\$322,787	\$0	\$207,690	\$227,690	70.54%
7	AETNA HEALTH INSURANCE COMPANY	0.01%	193	2,432	\$811,074	\$811,074	\$0	\$120,408	\$118,042	14.55%
8	AETNA LIFE INSURANCE COMPANY	2.84%	7	205,669	\$196,429,409	\$197,183,227	\$0	\$166,011,823	\$168,598,461	85.50%
9	AIG LIFE INSURANCE COMPANY	0.10%	89	53,124	\$6,697,365	\$6,880,012	\$0	\$3,312,901	\$3,660,062	53.20%
10	AIG PREMIER INSURANCE COMPANY	0.00%	293	795	\$49,218	\$51,018	\$0	\$22,134	\$16,377	32.10%
11	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	0.08%	97	3,384	\$5,342,374	\$5,391,482	\$0	\$612,330	\$617,532	11.45%
12	ALLSTATE LIFE INSURANCE COMPANY	0.01%	187	9,865	\$921,357	\$930,726	\$0	\$943,458	\$1,175,056	126.25%
13	ALLSTATE LIFE INSURANCE CO OF NEW YORK	0.00%	350	0	\$2,901	\$2,963	\$0	\$100	\$149	5.03%
14	ALTA HEALTH & LIFE INSURANCE COMPANY	0.01%	229	1,421	\$373,794	\$366,177	\$0	\$360,753	\$359,475	98.17%
15	AMERICAN ALTERNATIVE INSURANCE CORP	0.03%	148	863	\$1,780,292	\$1,780,292	\$0	\$1,562,198	\$1,817,851	102.11%
16	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$0	-\$168,685	N/A
17	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.00%	311	292	\$23,426	\$23,567	\$0	\$0	-\$4,932	-20.93%
18	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.04%	128	59,345	\$2,635,448	\$2,782,833	\$0	\$713,229	\$508,361	18.27%
19	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	385	0	\$78	\$78	\$0	\$0	\$0	0.00%
20	AMERICAN COMMUNITY MUTUAL INSURANCE CO	0.67%	21	25,397	\$46,035,088	\$46,335,204	\$0	\$37,328,445	\$38,429,970	82.94%
21	AMERICAN CONTINENTAL INSURANCE COMPANY	0.04%	129	3,751	\$2,547,343	\$2,225,161	\$0	\$526,646	\$716,664	32.21%
22	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	1.22%	9	432,782	\$84,357,587	\$85,582,887	\$0	\$38,575,782	\$39,537,600	46.20%
23	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.44%	30	11,373	\$30,198,032	\$29,235,540	\$0	\$21,730,074	\$14,361,828	49.12%
24	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	255	2,439	\$186,052	\$145,822	\$0	\$36,899	\$38,225	26.21%
25	AMERICAN FIDELITY ASSURANCE COMPANY	0.16%	65	30,116	\$10,922,686	\$11,464,958	\$0	\$4,434,237	\$6,157,592	53.71%
26	AMERICAN GENERAL ASSURANCE COMPANY	0.01%	216	5,768	\$475,979	\$990,278	\$0	\$524,292	\$582,403	58.81%
27	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	0.02%	166	10,146	\$1,397,703	\$1,428,151	\$0	\$615,274	\$617,906	43.27%
28	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	196	1,771	\$768,029	\$753,606	\$0	\$493,715	\$495,442	65.74%
29	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	383	2	\$138	\$1,646	\$0	\$3,758	\$3,326	202.07%
30	AMERICAN HEALTH AND LIFE INSURANCE CO	0.03%	143	7,063	\$2,019,690	\$1,994,018	\$0	\$683,587	\$716,667	35.94%
31	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.10%	87	32,883	\$6,996,064	\$7,006,460	\$0	\$4,763,551	\$5,195,424	74.15%
32	AMERICAN HOME ASSURANCE COMPANY	0.17%	60	806,643	\$12,108,732	\$12,109,094	\$0	\$1,785,526	\$2,508,094	20.71%
33	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	364	28	\$1,219	\$858	\$0	\$0	\$0	0.00%
34	AMERICAN INCOME LIFE INSURANCE CO	0.02%	161	216,169	\$1,469,137	\$1,464,712	\$0	\$389,223	\$226,638	15.47%
35	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	0.00%	369	0	\$850	\$840	\$0	\$11,040	\$38,314	4561.19%
36	AMERICAN MEDICAL AND LIFE INSURANCE CO	0.01%	227	850	\$392,758	\$404,393	\$0	\$130,577	\$278,285	68.82%
37	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.12%	82	5,334	\$8,151,303	\$8,191,863	\$0	\$6,716,827	\$5,946,360	72.59%
38	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	177	4,233	\$1,188,789	\$1,133,873	\$0	\$293,281	\$329,072	29.02%
39	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	125	7,685	\$2,782,601	\$4,191,042	\$0	\$5,917,410	\$6,186,786	147.62%
40	AMERICAN NATIONAL LIFE INS COMPANY OF TEXAS	0.14%	71	6,121	\$9,352,863	\$8,668,642	\$0	\$5,513,559	\$6,552,430	75.59%
41	AMERICAN NETWORK INSURANCE COMPANY	0.00%	327	16	\$12,423	\$12,462	\$0	\$56,864	\$82,959	665.70%
42	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.06%	104	1,585	\$4,434,465	\$4,572,990	\$0	\$3,902,940	\$3,817,819	83.49%
43	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	0.00%	319	13	\$17,144	\$17,428	\$0	\$11,143	\$11,424	65.55%
44	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	217	773	\$471,452	\$471,446	\$0	\$194,197	\$192,001	40.73%
45	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.00%	244	451	\$282,530	\$242,057	\$0	\$109,065	\$146,862	60.67%
46	AMERICAN REPUBLIC INSURANCE COMPANY	0.42%	31	15,157	\$29,318,764	\$29,732,766	\$0	\$22,773,911	\$22,241,292	74.80%
47	AMERICAN SECURITY INSURANCE COMPANY	0.00%	274	4,059	\$103,666	\$103,666	\$0	\$0	-\$199	-0.19%
48	AMERICAN SENTINEL INSURANCE COMPANY	0.02%	175	1,091	\$1,199,646	\$1,198,230	\$0	\$974,225	\$973,055	81.21%
49	AMERICAN SPECIALTY HEALTH INSURANCE CO	0.00%	392	1	\$0	\$147	\$0	\$0	-\$1	-0.68%
50	AMERICAN STATES INSURANCE COMPANY	0.00%	334	24	\$7,382	\$210,476	\$0	\$18,667	-\$29,484	-14.01%
51	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.01%	210	1,645	\$553,608	\$556,455	\$0	\$87,431	-\$49,976	-8.98%
52	AMERICAN UNITED LIFE INSURANCE CO	0.04%	124	26,269	\$2,804,624	\$2,876,496	\$0	\$2,075,169	\$2,185,632	75.98%
53	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	0.00%	355	21	\$2,275	\$2,299	\$0	\$0	\$0	0.00%
54	AMERITAS LIFE INSURANCE CORP	0.12%	80	39,308	\$8,313,697	\$8,427,246	\$0	\$5,761,052	\$5,404,285	64.13%
55	AMEX ASSURANCE COMPANY	0.02%	178	400,809	\$1,184,818	\$1,212,661	\$0	\$213,468	\$146,722	12.10%
56	ANTHEM INSURANCE COMPANIES INC	0.57%	24	66,854	\$39,406,784	\$35,432,505	\$0	\$38,965,431	\$39,104,234	110.36%
57	ANTHEM LIFE INSURANCE COMPANY	0.04%	120	107,512	\$3,007,914	\$3,088,843	\$0	\$1,118,423	\$1,528,191	49.47%
58	ARCH INSURANCE COMPANY	0.00%	392	51	-\$305,406	-\$288,326	\$0	-\$125,182	-\$203,748	70.67%
59	ARROWOOD INDEMNITY COMPANY	0.00%	392	0	\$0	\$0	\$0	\$0	-\$453	N/A
60	ASSURED LIFE ASSOCIATION	0.00%	391	1	\$11	\$12	\$0	\$0	\$0	0.00%
61	ASSURITY LIFE INSURANCE COMPANY	0.02%	168	1,885	\$1,336,200	\$1,302,404	\$0	\$679,579	\$858,539	65.92%
62	ATLANTA LIFE INSURANCE COMPANY	0.00%	338	149	\$4,902	\$5,513	\$0	\$1,061	\$650	11.79%
63	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	280	1,164	\$85,395	\$86,827	\$0	\$63,200	\$25,229	29.06%
64	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	247	243	\$249,480	\$244,871	\$0	\$111,335	-\$125,845	-51.39%
65	AVEMCO INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$346,178	\$270,238	N/A
66	AVIVA LIFE AND ANNUITY COMPANY	0.00%	291	95	\$56,117	\$56,340	\$0	\$158,811	\$114,695	203.58%
67	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	201	494	\$718,710	\$717,287	\$0	\$1,447,173	\$1,454,041	202.71%
68	BALBOA INSURANCE COMPANY	0.00%	377	7	\$306	\$306	\$0	\$0	-\$1,333	-435.62%
69	BALBOA LIFE INSURANCE COMPANY	0.00%	246	8,222	\$267,236	\$267,427	\$0	\$45,442	\$46,777	17.49%
70	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	332	18	\$8,711	\$8,711	\$0	\$40,800	\$40,800	468.37%
71	BANKERS FIDELITY LIFE INSURANCE CO	0.01%	225	535	\$403,968	\$381,010	\$0	\$240,442	\$236,677	62.12%
72	BANKERS LIFE AND CASUALTY COMPANY	0.64%	22	24,812	\$44,629,984	\$45,179,577	\$986	\$28,321,437	\$32,799,666	72.60%
73	BANKERS LIFE INSURANCE COMPANY	0.00%	392	0	\$0	\$60	\$0	\$0	-\$16	-26.67%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	BANNER LIFE INSURANCE COMPANY	0.00%	382	0	\$150	\$150	\$0	\$0	\$0	0.00%
75	BCS INSURANCE COMPANY	0.02%	154	4,021	\$1,667,216	\$1,930,612	\$0	\$1,105,902	\$1,226,919	63.55%
76	BCS LIFE INSURANCE COMPANY	0.00%	296	649	\$40,891	\$48,192	\$0	\$13,781	-\$10,761	-22.33%
77	BENCHMARK INSURANCE COMPANY	0.00%	392	0	-\$200,566	-\$200,566	\$0	\$135,907	-\$278,228	138.72%
78	BERKSHIRE LIFE INSURANCE CO OF AMERICA	0.04%	119	1,421	\$3,028,572	\$2,933,700	\$0	\$107,345	\$1,223,538	41.71%
79	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	241	105	\$292,310	\$292,310	\$0	\$106,531	\$106,837	36.55%
80	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	9.00%	3	275,704	\$623,257,868	\$623,257,868	\$0	\$557,094,668	\$550,300,169	88.29%
81	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	192	2,556	\$867,708	\$872,112	\$0	\$636,563	\$610,633	70.02%
82	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.03%	139	4,361	\$2,173,012	\$2,155,050	\$0	\$1,138,955	\$1,113,140	51.65%
83	CAMBRIDGE LIFE INSURANCE COMPANY	0.01%	220	46	\$428,281	\$365,579	\$0	\$336,051	\$304,539	83.30%
84	CANADA LIFE ASSURANCE COMPANY	0.01%	184	4,602	\$1,008,326	\$1,023,027	\$0	\$669,653	\$844,491	82.55%
85	CAPITOL INDEMNITY CORPORATION	0.00%	301	11,463	\$33,151	\$55,754	\$0	\$19,932	\$11,885	21.32%
86	CARDIF LIFE INSURANCE COMPANY	0.01%	213	3,632	\$528,392	\$1,018,258	\$0	\$213,972	\$324,505	31.87%
87	CATERPILLAR INSURANCE COMPANY	0.00%	392	1,489	\$0	\$0	\$0	\$1,947,894	\$3,928,293	N/A
88	CATHOLIC KNIGHTS	0.00%	360	47	\$1,531	\$1,595	\$0	\$300	\$349	21.88%
89	CATHOLIC ORDER OF FORESTERS	0.00%	320	97	\$16,105	\$11,567	\$0	\$0	\$0	0.00%
90	CELTIC INSURANCE COMPANY	0.02%	159	474	\$1,488,299	\$1,466,817	\$0	\$812,352	\$790,826	53.91%
91	CENTRAL BENEFITS NATIONAL LIFE INS CO	0.00%	379	0	\$253	\$253	\$0	\$654	\$304	120.16%
92	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.05%	115	831	\$3,414,712	\$3,425,778	\$0	\$2,952,320	\$2,702,123	78.88%
93	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	329	23	\$11,907	\$11,898	\$0	\$1,521	\$867	7.29%
94	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	126	9,142	\$2,691,584	\$2,626,468	\$0	\$1,232,550	\$1,189,391	45.28%
95	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	200	14,944	\$730,678	\$730,571	\$0	\$147,683	\$112,036	15.34%
96	CENTRAL UNITED LIFE INSURANCE COMPANY	0.03%	137	2,451	\$2,319,573	\$2,293,411	\$0	\$1,806,067	\$1,731,859	75.51%
97	CENTRE LIFE INSURANCE COMPANY	0.00%	252	209	\$232,792	\$240,077	\$0	\$72,845	\$15,552	6.48%
98	CENTURION LIFE INSURANCE COMPANY	0.00%	269	1,053	\$125,435	\$131,080	\$0	\$117,307	\$95,573	72.91%
99	CENTURY LIFE ASSURANCE COMPANY	0.00%	392	9	\$0	\$2,446	\$0	\$2,794	\$2,794	114.23%
100	CHEROKEE NATIONAL LIFE INSURANCE COMPAN	0.00%	312	329	\$22,276	\$59,526	\$0	\$53,373	\$47,921	80.50%
101	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.03%	138	11,720	\$2,175,627	\$2,145,552	\$0	\$1,129,399	\$1,431,466	66.72%
102	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.25%	47	8,330	\$17,631,874	\$17,639,012	\$0	\$13,760,337	\$13,836,642	78.44%
103	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	363	4	\$1,293	\$1,293	\$0	\$5,040	\$0	0.00%
104	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	313	110	\$22,004	\$22,004	\$0	\$653,849	\$638,070	2899.79%
105	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	288	73	\$66,389	\$68,225	\$0	\$24,735	\$5,402	7.92%
106	CITIZENS SECURITY LIFE INS CO	0.00%	303	63	\$30,056	\$30,335	\$0	\$25,208	\$25,186	83.03%
107	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$14,100	-\$48,046	N/A
108	COLONIAL LIFE & ACCIDENT INS CO	0.16%	64	31,896	\$11,102,557	\$11,163,459	\$0	\$4,716,751	\$4,555,605	40.81%
109	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	235	183	\$317,967	\$337,851	\$0	\$306,308	\$301,791	89.33%
110	COLORADO BANKERS LIFE INS CO	0.00%	330	25	\$10,845	\$10,690	\$0	\$8	\$8	0.07%
111	COLUMBIAN LIFE INSURANCE COMPANY	0.01%	191	1,872	\$868,420	\$317,796	\$0	\$637,444	\$619,890	195.06%
112	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	392	119	\$0	\$0	\$0	\$3,749	\$1,629	N/A
113	COLUMBUS LIFE INSURANCE COMPANY	0.00%	366	7	\$1,171	\$1,293	\$0	\$12,282	\$12,589	973.63%
114	COMBINED INSURANCE CO OF AMERICA	0.31%	40	136,288	\$21,518,784	\$20,860,565	\$0	\$10,943,637	\$6,249,351	29.96%
115	COMMERCIAL TRAVELERS MUTUAL INS COMPANY	0.00%	276	846	\$101,160	\$106,254	\$0	\$32,840	\$29,639	27.89%
116	COMMONWEALTH ANNUITY AND LIFE INS COMPANY	0.00%	239	334	\$298,175	\$293,840	\$0	\$157,901	\$154,777	52.67%
117	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.14%	69	3,070	\$9,631,024	\$9,631,024	\$0	\$7,249,159	\$7,060,893	73.31%
118	COMPANION LIFE INSURANCE COMPANY	0.08%	93	27,077	\$5,880,170	\$5,876,458	\$0	\$3,268,382	\$3,289,022	55.97%
119	COMPENEFITS INSURANCE COMPANY	0.02%	169	10,550	\$1,307,063	\$1,273,398	\$0	\$871,203	\$867,222	68.10%
120	CONNECTICUT GENERAL LIFE INS CO	1.09%	14	101,286	\$75,732,755	\$75,885,979	\$0	\$63,268,125	\$63,062,173	83.10%
121	CONSECO HEALTH INSURANCE COMPANY	0.20%	56	21,043	\$13,524,183	\$13,536,965	\$0	\$7,638,583	\$7,317,432	54.06%
122	CONSECO INSURANCE COMPANY	0.03%	141	2,285	\$2,075,646	\$2,012,790	\$0	\$1,231,815	\$1,236,191	61.42%
123	CONSECO LIFE INSURANCE CO	0.00%	272	1,110	\$116,569	\$88,948	\$0	\$230,586	\$901,906	1013.97%
124	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	273	135	\$109,759	\$113,551	\$0	\$60,549	\$59,875	52.73%
125	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	243	1,254	\$287,624	\$283,449	\$0	\$108,557	\$111,365	39.29%
126	CONTINENTAL ASSURANCE COMPANY	0.00%	339	41	\$4,588	\$4,588	\$0	\$141,880	-\$332,608	-7249.52%
127	CONTINENTAL CASUALTY COMPANY	0.13%	74	7,909	\$9,187,307	\$1,937,622	\$0	\$7,871,125	\$7,409,187	382.39%
128	CONTINENTAL GENERAL INSURANCE COMPANY	0.06%	103	2,341	\$4,476,767	\$4,468,270	\$0	\$4,037,606	\$3,995,399	89.42%
129	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.36%	36	13,686	\$25,141,709	\$24,885,148	\$0	\$20,182,004	\$19,858,764	79.80%
130	COUNTRY LIFE INSURANCE COMPANY	0.01%	204	680	\$693,845	\$680,718	\$0	\$367,062	\$464,909	68.30%
131	COVENTRY HEALTH AND LIFE INSURANCE CO	6.15%	4	140,977	\$425,661,766	\$425,661,766	\$0	\$326,132,907	\$338,421,422	79.50%
132	COX HEALTH SYSTEMS INSURANCE COMPANY	0.86%	17	22,622	\$59,708,774	\$59,708,774	\$0	\$50,781,770	\$50,675,811	84.87%
133	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	367	60	\$917	\$1,040	\$0	\$840	\$840	80.77%
134	CROWN LIFE INSURANCE COMPANY	0.00%	283	80	\$82,753	\$90,419	\$0	\$268,770	\$268,770	297.25%
135	CSA FRATERNAL LIFE	0.00%	352	7	\$2,600	\$2,502	\$0	\$466	\$1,055	42.17%
136	CUNA MUTUAL INSURANCE SOCIETY	0.10%	85	104,922	\$7,232,237	\$6,884,744	\$0	\$2,590,782	\$1,906,118	27.69%
137	DELOS INSURANCE COMPANY	0.05%	116	98,717	\$3,379,171	\$3,707,717	\$0	\$2,891,756	\$2,802,584	75.59%
138	DENTEGRA INSURANCE COMPANY	0.03%	140	38,075	\$2,167,707	\$2,092,794	\$0	\$1,392,007	\$1,389,734	66.41%
139	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	392	0	\$0	\$0	\$0	-\$175,262	-\$177,271	N/A
140	EMC NATIONAL LIFE COMPANY	0.02%	183	1,556	\$1,044,402	\$1,048,182	\$0	\$687,909	\$676,554	64.55%
141	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	392	0	\$0	\$0	\$0	\$0	-\$13,083	N/A
142	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	392	0	\$0	\$0	\$0	\$15,700	\$9,974	N/A
143	ENVISION INSURANCE COMPANY	0.01%	208	3,787	\$629,655	\$629,655	\$0	\$888,777	\$777,224	123.44%
144	EPIC LIFE INSURANCE COMPANY THE	0.00%	253	960	\$230,249	\$234,103	\$0	\$151,793	\$156,129	66.69%
145	EQUITABLE LIFE & CASUALTY INSURANCE CO	0.21%	54	8,370	\$14,253,126	\$15,571,813	\$0	\$9,276,983	\$10,141,272	65.13%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
146	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	373	0	\$574	\$574	\$0	\$15,253	-\$508,162	-88529.97%
147	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	342	251	\$3,960	\$3,960	\$0	\$0	\$0	0.00%
148	FAMILY HERITAGE LIFE INS COMPANY OF AMERICA	0.02%	162	4,447	\$1,423,393	\$1,418,254	\$0	\$306,498	\$321,020	22.63%
149	FARM BUREAU LIFE INS COMPANY OF MISSOURI	0.00%	250	107,382	\$239,079	\$239,216	\$0	\$166,789	\$230,141	96.21%
150	FARMERS MUTUAL HAIL INS COMPANY OF IOWA	0.00%	374	24	\$375	\$375	\$0	\$0	\$0	0.00%
151	FARMERS NEW WORLD LIFE INSURANCE CO	0.01%	224	1,710	\$405,277	\$404,131	\$0	\$230,120	\$285,777	70.71%
152	FEDERAL INSURANCE COMPANY	0.07%	98	31,369	\$4,818,638	\$3,525,707	\$0	\$818,151	\$1,214,352	34.44%
153	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	354	116	\$2,489	\$1,857	\$0	\$0	\$0	0.00%
154	FEDERATED LIFE INSURANCE COMPANY	0.01%	212	499	\$537,477	\$534,240	\$0	\$177,694	\$350,674	65.64%
155	FEDERATED MUTUAL INSURANCE COMPANY	0.30%	42	7,457	\$20,576,035	\$20,571,258	\$0	\$16,058,072	\$15,948,427	77.53%
156	FIDELITY LIFE ASSOC A LEGAL RESERVE LIFE INS C	0.00%	340	79	\$4,172	\$4,205	\$0	\$0	\$0	0.00%
157	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.14%	70	110,657	\$9,582,592	\$9,578,353	\$0	\$6,322,101	\$6,289,968	65.67%
158	FIREMANS FUND INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$0	\$184,602	N/A
159	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	0.00%	341	16	\$4,074	\$4,136	\$0	\$102,608	\$103,444	2501.06%
160	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	0.03%	146	7,102	\$1,863,868	\$1,871,764	\$0	\$1,492,530	\$1,609,279	85.98%
161	FIRST HEALTH LIFE & HEALTH INSURANCE COM	1.21%	10	57,746	\$83,753,936	\$84,514,603	\$0	\$82,307,712	\$86,818,632	102.73%
162	FORT DEARBORN LIFE INSURANCE COMPANY	0.03%	134	10,161	\$2,402,991	\$2,402,991	\$0	\$1,840,398	\$1,840,398	76.59%
163	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	206	712	\$639,336	\$644,398	\$0	\$232,809	\$244,855	38.00%
164	FEDERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	203	626	\$704,773	\$674,607	\$0	\$821,414	\$617,259	91.50%
165	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	392	0	\$0	\$53	\$0	\$0	\$0	0.00%
166	GENWORTH LIFE AND ANNUITY INSURANCE CO	0.05%	113	1,806	\$3,642,945	\$3,798,883	\$0	\$2,870,738	\$2,549,146	67.10%
167	GENWORTH LIFE INSURANCE COMPANY	0.51%	25	23,842	\$35,378,886	\$35,039,599	\$0	\$25,036,186	\$28,760,190	82.08%
168	GERBER LIFE INSURANCE COMPANY	0.04%	122	13,687	\$2,903,659	\$2,883,100	\$0	\$3,106,388	\$2,341,622	81.22%
169	GLEANER LIFE INSURANCE SOCIETY	0.00%	392	7	\$0	\$0	\$0	\$0	\$0	N/A
170	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	151	5,208	\$1,685,516	\$1,687,465	\$0	\$1,229,604	\$1,719,200	101.88%
171	GOLDEN RULE INSURANCE COMPANY	0.82%	18	30,933	\$57,091,653	\$56,822,651	\$0	\$35,954,025	\$36,100,806	63.53%
172	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	361	10	\$1,484	\$1,466	\$0	\$0	-\$35	-2.39%
173	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	0.00%	294	124	\$49,069	\$49,168	\$0	\$37,589	\$38,805	78.92%
174	GREAT AMERICAN INSURANCE COMPANY	0.01%	194	464	\$794,099	\$1,064,034	\$0	\$2,133,015	\$1,868,005	175.56%
175	GREAT AMERICAN LIFE INSURANCE COMPANY	0.02%	181	1,058	\$1,108,994	\$1,049,844	\$0	\$131,878	\$171,831	16.37%
176	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	317	42	\$17,448	\$17,477	\$0	\$0	\$0	0.00%
177	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	261	115	\$148,394	\$127,103	\$0	\$90,632	\$90,710	71.37%
178	GREAT-WEST LIFE & ANNUITY INSURANCE CO	0.24%	48	84,402	\$16,613,601	\$15,781,936	\$0	\$14,063,705	\$14,500,414	91.88%
179	GUARANTEE TRUST LIFE INSURANCE CO	0.15%	68	17,457	\$10,216,628	\$10,686,458	\$0	\$6,731,378	\$6,953,854	65.07%
180	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	304	32	\$29,920	\$29,931	\$0	\$1,492	\$2,050	6.85%
181	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.98%	15	327,398	\$67,678,914	\$67,562,834	\$16,328	\$46,667,004	\$47,725,644	70.64%
182	HARTFORD FIRE INSURANCE COMPANY	0.00%	344	75	\$3,750	\$3,750	\$0	\$0	\$0	0.00%
183	HARTFORD LIFE AND ACCIDENT INSURANCE CO	0.95%	16	561,562	\$65,637,511	\$65,311,743	\$0	\$31,185,362	\$35,517,787	54.38%
184	HARTFORD LIFE AND ANNUITY INSURANCE CO	0.00%	315	168	\$18,578	\$18,708	\$0	\$9,840	\$6,882	36.79%
185	HARTFORD LIFE INSURANCE COMPANY	0.05%	111	22,750	\$3,745,862	\$3,713,677	\$0	\$2,717,024	\$1,904,331	51.28%
186	HCC LIFE INSURANCE COMPANY	0.20%	55	50,430	\$13,957,837	\$13,935,797	\$0	\$8,643,865	\$3,386,028	24.30%
187	HCSC INSURANCE SERVICES COMPANY	0.01%	231	5,772	\$351,539	\$351,539	\$0	\$532,281	\$646,281	183.84%
188	HEALTH CARE SERVICE CORPORATION	0.02%	157	810	\$1,567,552	\$1,567,552	\$0	\$1,353,024	\$1,395,526	89.03%
189	HEALTH NET LIFE INSURANCE COMPANY	0.08%	96	55,659	\$5,470,581	\$5,470,581	\$0	\$4,922,069	\$4,925,032	90.03%
190	HEALTHY ALLIANCE LIFE INSURANCE CO	22.54%	1	726,762	\$1,560,498,162	\$1,562,126,961	\$0	\$1,214,663,281	\$1,240,203,013	79.39%
191	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	321	1,015	\$15,734	\$15,734	\$0	\$0	-\$448	-2.85%
192	HM LIFE INSURANCE COMPANY	0.06%	106	8,034	\$4,346,322	\$4,344,073	\$0	\$3,148,568	\$3,359,232	77.33%
193	HORACE MANN LIFE INSURANCE COMPANY	0.00%	292	212	\$50,060	\$50,277	\$0	\$36,855	\$2,109	4.19%
194	HOUSEHOLD LIFE INSURANCE COMPANY	0.03%	135	8,078	\$2,376,718	\$2,524,187	\$0	\$1,059,036	\$776,810	30.77%
195	HUMANA INSURANCE COMPANY	5.97%	5	158,540	\$413,068,970	\$420,760,801	\$0	\$354,768,917	\$356,968,859	84.84%
196	HUMANADENTAL INSURANCE COMPANY	0.10%	86	26,876	\$7,036,930	\$7,095,610	\$0	\$4,727,835	\$4,787,304	67.47%
197	IDEALIFE INSURANCE COMPANY	0.00%	267	47	\$128,515	\$132,642	\$0	\$111,809	\$110,320	83.17%
198	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.03%	147	4,283	\$1,820,905	\$1,718,714	\$0	\$1,030,210	\$1,202,954	69.99%
199	IMERICA LIFE AND HEALTH INSURANCE COMPANY	0.00%	318	12	\$17,296	\$17,296	\$0	\$144	\$291	1.68%
200	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	260	153	\$152,059	\$152,059	\$0	\$16,471	\$62,239	40.93%
201	INDEPENDENT ORDER OF FORESTERS THE	0.00%	353	38	\$2,510	\$2,510	\$0	\$0	\$0	0.00%
202	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	0.02%	167	11,174	\$1,372,470	\$1,738,656	\$0	\$532,694	\$464,611	26.72%
203	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	358	1	\$1,876	\$1,868	\$0	\$829	\$826	44.22%
204	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	323	152	\$15,391	\$15,571	\$0	\$13,800	\$8,527	54.76%
205	INSURANCE COMPANY OF NORTH AMERICA	0.00%	392	0	-\$25	-\$25	\$0	\$720,993	\$711,869	-2847476.00%
206	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.00%	325	54	\$13,548	\$13,548	\$0	\$5,572	-\$16,196	-119.55%
207	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	365	1	\$1,174	\$1,174	\$0	\$2,813	\$2,825	240.63%
208	INVESTORS LIFE INS CO OF NORTH AMERICA	0.00%	348	8	\$3,279	\$3,241	\$0	\$20,178	\$15,039	464.02%
209	J M I C LIFE INSURANCE COMPANY	0.00%	392	621	-\$12,386	\$157,141	\$0	\$135,704	\$38,390	24.43%
210	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	278	92	\$87,841	\$88,330	\$0	\$70,639	\$60,249	68.21%
211	JEFFERSON INSURANCE COMPANY	0.00%	284	687	\$82,420	\$55,733	\$0	\$12,951	\$24,590	44.12%
212	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	262	84	\$146,055	\$148,214	\$0	\$194,047	\$163,721	110.46%
213	JOHN ALDEN LIFE INSURANCE COMPANY	0.19%	57	7,684	\$13,172,866	\$13,265,145	\$0	\$8,001,369	\$8,099,096	61.06%
214	JOHN HANCOCK LIFE INSURANCE COMPANY	0.35%	37	20,641	\$24,436,560	\$24,016,940	\$31	\$6,017,190	\$8,110,973	33.77%
215	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	384	1	\$109	\$109	\$6	\$0	\$0	0.00%
216	KANAWHA INSURANCE COMPANY	0.05%	118	17,173	\$3,239,018	\$3,298,036	\$0	\$2,703,287	\$2,820,406	85.52%
217	KANSAS CITY LIFE INSURANCE COMPANY	0.06%	110	12,707	\$3,893,383	\$3,899,382	\$0	\$2,845,190	\$3,099,210	79.48%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	KNIGHTS OF COLUMBUS	0.03%	149	1,938	\$1,733,865	\$0	\$0	\$86,629	\$0	N/A
219	LAFAYETTE LIFE INSURANCE COMPANY THE	0.01%	190	2,138	\$872,805	\$877,245	\$0	\$1,026,461	\$1,174,942	133.94%
220	LEWER LIFE INSURANCE COMPANY	0.00%	336	3	\$5,509	\$5,509	\$0	\$909	\$553	10.04%
221	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.04%	121	16,158	\$2,975,288	\$2,988,493	\$0	\$1,957,551	\$1,968,645	65.87%
222	LIBERTY LIFE INSURANCE COMPANY	0.02%	179	6,684	\$1,136,422	\$1,112,455	\$0	\$471,958	\$418,301	37.60%
223	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	351	1	\$2,697	\$2,697	\$0	\$0	-\$572	-21.21%
224	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	268	837	\$128,313	\$128,090	\$0	\$68,860	\$61,102	47.70%
225	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.27%	44	303,932	\$18,405,340	\$18,405,340	\$0	\$13,885,202	\$11,247,744	61.11%
226	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	377	6	\$306	\$306	\$0	\$0	\$0	0.00%
227	LIFESECURE INSURANCE COMPANY	0.00%	328	79	\$12,122	\$12,094	\$0	-\$476	-\$3,558	-29.42%
228	LINCOLN BENEFIT LIFE COMPANY	0.07%	100	2,318	\$4,781,130	\$4,862,246	\$0	\$228,872	\$547,416	11.26%
229	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	275	70	\$103,167	\$103,211	\$0	\$95,139	\$94,612	91.67%
230	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	368	2	\$859	\$885	\$0	\$0	-\$120	-13.56%
231	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.27%	45	130,743	\$18,375,843	\$18,304,582	\$0	\$11,140,031	\$11,816,801	64.56%
232	LONGEVITY INSURANCE COMPANY	0.00%	331	10	\$9,726	\$9,726	\$0	\$51,169	\$16,419	168.82%
233	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	199	4,950	\$743,345	\$736,968	\$0	\$442,924	\$483,709	65.64%
234	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	392	0	\$0	\$0	\$0	\$39,672	-\$421,117	N/A
235	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	160	2,403	\$1,472,777	\$1,648,230	\$0	\$1,070,824	\$945,250	57.35%
236	MAGNA INSURANCE COMPANY	0.00%	392	2	\$0	\$15,268	\$0	\$0	\$301	1.97%
237	MAMSI LIFE AND HEALTH INSURANCE COMPANY	0.00%	316	36	\$17,893	\$17,893	\$0	\$15,295	\$12,094	67.59%
238	MARKEL INSURANCE COMPANY	0.01%	205	141,539	\$646,561	\$632,423	\$0	\$405,737	\$327,840	51.84%
239	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.04%	127	440	\$2,665,638	\$2,643,260	\$0	\$1,961,918	\$2,310,197	87.40%
240	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	0.13%	72	6,632	\$9,332,648	\$9,473,439	\$250,602	\$5,312,990	\$8,801,362	92.91%
241	MEDAMERICA INSURANCE COMPANY	0.00%	238	231	\$301,124	\$317,374	\$0	\$0	\$0	0.00%
242	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.09%	90	4,396	\$6,435,294	\$6,435,294	\$0	\$4,419,004	\$4,706,275	73.13%
243	MEDICO INSURANCE COMPANY	0.06%	105	2,586	\$4,430,605	\$4,493,318	\$0	\$2,889,532	\$3,234,526	71.99%
244	MEDICO LIFE INSURANCE COMPANY	0.02%	176	676	\$1,196,883	\$1,238,116	\$0	\$1,040,675	\$794,485	64.17%
245	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.15%	66	12,812	\$10,563,829	\$10,603,845	\$0	\$6,815,024	\$7,058,716	66.57%
246	MERCY HEALTH PLANS	3.28%	6	63,225	\$226,885,728	\$226,885,728	\$0	\$195,125,753	\$194,024,154	85.52%
247	MERIT LIFE INSURANCE CO	0.01%	189	7,735	\$902,823	\$1,089,639	\$0	\$260,538	\$219,075	20.11%
248	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.03%	145	1,362	\$1,872,349	\$1,901,042	\$0	\$1,924,045	\$1,499,746	78.89%
249	METROPOLITAN LIFE INSURANCE COMPANY	1.10%	13	550,840	\$76,091,110	\$77,461,629	\$0	\$45,742,584	\$48,081,603	62.07%
250	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	335	25	\$6,912	\$7,523	\$0	\$16,103	\$11,425	151.87%
251	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	0.03%	144	1,307	\$2,010,225	\$2,046,921	\$0	\$1,290,820	\$1,211,957	59.21%
252	MINNESOTA LIFE INSURANCE COMPANY	0.05%	114	47,421	\$3,546,672	\$3,489,777	\$0	\$1,944,156	\$2,463,481	70.59%
253	MISSOURI VALLEY LIFE AND HEALTH INS COMPANY	0.00%	392	0	\$0	\$0	\$0	-\$65,065	-\$71,787	N/A
254	MODERN WOODMEN OF AMERICA	0.00%	359	19	\$1,853	\$1,878	\$27	\$6,657	\$6,419	341.80%
255	MONUMENTAL LIFE INSURANCE COMPANY	0.11%	84	58,568	\$7,311,430	\$7,286,248	\$0	\$3,299,701	\$3,280,984	45.03%
256	MONY LIFE INSURANCE COMPANY	0.01%	226	411	\$394,178	\$409,143	\$60,017	\$479,551	\$449,851	109.95%
257	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	298	444	\$35,550	\$54,794	\$0	\$24,859	\$24,530	44.77%
258	MTL INSURANCE COMPANY	0.00%	337	5	\$5,296	\$6,181	\$0	\$0	\$0	0.00%
259	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	277	511	\$97,293	\$97,293	\$0	\$136,159	\$136,159	139.95%
260	MUTUAL OF OMAHA INSURANCE COMPANY	0.61%	23	393,350	\$42,467,062	\$43,446,590	\$0	\$28,077,749	\$29,070,492	66.91%
261	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	305	15	\$29,612	\$29,782	\$0	\$2,337	\$2,386	8.01%
262	NATIONAL CASUALTY COMPANY	0.00%	308	69	\$25,707	\$32,588	\$0	\$3,943	\$233	0.71%
263	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	236	538	\$303,711	\$305,472	\$0	\$216,611	\$188,030	61.55%
264	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	132	19,587	\$2,442,638	\$2,493,920	\$0	\$1,636,122	\$1,636,122	65.60%
265	NATIONAL LIFE INSURANCE COMPANY	0.00%	249	261	\$241,446	\$269,990	\$0	\$204,235	\$245,631	90.98%
266	NATIONAL STATES INSURANCE COMPANY	0.04%	130	2,128	\$2,522,318	\$2,529,019	\$0	\$1,011,509	\$969,477	38.33%
267	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	0.02%	173	5,406	\$1,278,101	\$1,287,857	\$0	\$280,025	\$309,791	24.05%
268	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	1.64%	8	2,832,610	\$113,494,236	\$113,396,091	\$0	\$38,592,118	\$36,329,425	32.04%
269	NATIONWIDE LIFE INSURANCE COMPANY	0.02%	172	1,494	\$1,279,290	\$1,309,647	\$0	\$828,899	\$825,299	63.02%
270	NATIONWIDE LIFE INSURANCE CO OF AMERICA	0.00%	324	68	\$13,724	\$13,807	\$0	\$21,840	\$25,775	186.68%
271	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	232	208	\$348,151	\$349,821	\$0	\$111,565	-\$130,523	-37.31%
272	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	0.00%	242	171	\$288,870	\$285,862	\$0	\$206,268	\$218,868	76.56%
273	NEW YORK LIFE INSURANCE COMPANY	0.13%	76	8,701	\$8,919,948	\$8,873,334	\$80,450	\$7,069,046	\$7,120,677	80.25%
274	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	302	145	\$30,759	\$30,349	\$0	\$23,085	\$21,500	70.84%
275	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	0.00%	387	6	\$67	\$69	\$0	\$0	\$0	0.00%
276	NORTH AMERICAN INSURANCE COMPANY	0.00%	285	32	\$82,408	\$77,784	\$0	\$86,057	\$87,280	112.21%
277	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	0.00%	392	55	\$0	\$0	\$0	\$0	\$0	N/A
278	NORTHWESTERN LONG TERM CARE INS COMPANY	0.07%	101	2,505	\$4,778,830	\$4,638,299	\$122,643	\$216,645	-\$440,564	-9.50%
279	NORTHWESTERN MUTUAL LIFE INSURANCE CO	0.29%	43	19,324	\$20,064,111	\$19,789,584	\$3,187,369	\$8,732,277	\$10,894,382	55.05%
280	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	240	249	\$297,870	\$298,817	\$0	\$401,419	\$401,419	134.34%
281	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	265	106	\$140,552	\$140,907	\$11,418	\$0	\$0	0.00%
282	OLD AMERICAN INSURANCE COMPANY	0.00%	287	1,208	\$75,616	\$78,132	\$0	\$62,891	\$63,585	81.38%
283	OLD REPUBLIC INSURANCE COMPANY	0.01%	202	5,056	\$715,319	\$799,483	\$0	\$278,920	\$250,453	31.33%
284	OLD REPUBLIC LIFE INSURANCE COMPANY	0.02%	170	433	\$1,305,980	\$1,306,342	\$0	\$1,068,535	\$1,395,332	106.81%
285	OLD SURETY LIFE INSURANCE COMPANY	0.00%	256	312	\$176,772	\$111,948	\$0	\$35,168	\$87,501	78.16%
286	OLD UNITED LIFE INSURANCE COMPANY	0.00%	264	910	\$142,755	\$239,034	\$0	\$32,702	\$43,486	18.19%
287	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	392	0	-\$145	-\$238	\$0	\$0	\$0	0.00%
288	ONENATION INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$224	\$229	N/A
289	OXFORD LIFE INSURANCE COMPANY	0.00%	263	94	\$145,613	\$145,499	\$0	\$288,228	\$249,642	171.58%
290	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	282	1,498	\$84,459	\$85,784	\$0	\$68,169	\$69,786	81.35%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
291	PACIFIC LIFE & ANNUITY COMPANY	0.00%	392	0	\$0	\$0	\$0	\$4,852	\$4,720	N/A
292	PACIFICARE LIFE AND HEALTH INSURANCE CO	0.01%	218	182	\$442,386	\$223,281	\$0	\$354,956	-\$1,644,366	-736.46%
293	PAN-AMERICAN LIFE INSURANCE COMPANY	0.05%	117	3,364	\$3,294,924	\$3,366,290	\$0	\$1,753,201	\$1,848,463	54.91%
294	PAUL REVERE LIFE INSURANCE COMPANY	0.08%	95	5,423	\$5,601,806	\$5,926,667	\$0	\$6,445,506	\$5,983,872	100.97%
295	PEKIN LIFE INSURANCE COMPANY	0.00%	248	893	\$245,051	\$246,171	\$0	\$98,616	\$111,631	45.35%
296	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	266	77	\$133,198	\$131,271	\$0	\$29,533	\$8,361	6.37%
297	PENN TREATY NETWORK AMERICA INSURANCE CO	0.04%	123	1,528	\$2,849,295	\$2,899,087	\$0	\$2,349,800	\$2,896,703	99.92%
298	PENNSYLVANIA LIFE INSURANCE COMPANY	1.12%	12	76,564	\$77,618,855	\$74,256,469	\$0	\$77,591,417	\$68,753,478	92.59%
299	PERICO LIFE INSURANCE COMPANY	0.02%	163	4,940	\$1,419,090	\$1,419,433	\$0	\$1,207,020	\$1,152,474	81.19%
300	PHILADELPHIA AMERICAN LIFE INSURANCE CO	0.01%	214	1,214	\$502,921	\$504,887	\$0	\$503,462	\$483,884	95.84%
301	PHOENIX LIFE INSURANCE COMPANY	0.00%	271	167	\$117,574	\$115,371	\$2	\$319,303	\$98,428	85.31%
302	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	142	1,147	\$2,074,661	\$2,048,865	\$0	\$1,448,768	\$1,669,782	81.50%
303	PHYSICIANS MUTUAL INSURANCE COMPANY	0.13%	75	12,694	\$9,121,019	\$9,312,085	\$0	\$5,867,833	\$5,941,328	63.80%
304	PRESIDENTIAL LIFE INSURANCE COMPANY	0.01%	219	3	\$434,127	\$434,127	\$0	\$222,438	\$258,679	59.59%
305	PRIMERICA LIFE INSURANCE COMPANY	0.00%	333	21	\$8,196	\$8,286	\$0	\$0	\$4,793	57.84%
306	PRINCIPAL LIFE INSURANCE COMPANY	1.21%	11	109,934	\$83,542,698	\$83,307,271	\$0	\$61,728,891	\$62,034,272	74.46%
307	PROFESSIONAL INSURANCE COMPANY	0.01%	221	1,045	\$427,702	\$421,526	\$0	\$238,890	\$263,565	62.53%
308	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	237	1,394	\$301,283	\$403,021	\$0	\$354,116	-\$316,570	-78.55%
309	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	0.01%	228	127	\$387,104	\$389,174	\$0	\$245,678	\$263,958	67.83%
310	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	0.23%	50	34,915	\$15,987,356	\$16,290,405	\$0	\$8,288,910	\$7,879,142	48.37%
311	PROVIDENT LIFE AND CASUALTY INSURANCE CO	0.00%	259	105	\$159,738	\$169,426	\$0	\$200,486	\$172,162	101.61%
312	PRUDENTIAL INS COMPANY OF AMERICA THE	0.22%	51	48,451	\$15,448,947	\$15,585,793	\$103,157	\$8,576,698	\$11,332,185	72.71%
313	PYRAMID LIFE INSURANCE COMPANY	0.40%	34	3,465	\$27,759,539	\$27,794,827	\$0	\$23,147,506	\$21,927,590	78.89%
314	QBE INSURANCE CORPORATION	0.02%	150	4,040	\$1,724,685	\$1,724,685	\$0	\$1,237,255	\$642,639	37.26%
315	REASSURE AMERICA LIFE INSURANCE COMPANY	0.02%	155	2,017	\$1,618,287	\$1,664,942	\$0	\$2,102,680	\$2,072,087	124.45%
316	RELIABLE LIFE INSURANCE COMPANY	0.01%	230	5,151	\$357,676	\$357,025	\$0	\$149,695	\$146,330	40.99%
317	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.26%	46	67,453	\$17,991,618	\$18,022,116	\$0	\$8,544,038	\$10,642,623	59.05%
318	RELIASTAR LIFE INSURANCE COMPANY	0.16%	62	92,974	\$11,208,591	\$11,270,226	\$0	\$11,503,879	\$15,437,693	136.98%
319	RELIASTAR LIFE INSURANCE CO OF NEW YORK	0.01%	207	1,839	\$637,976	\$605,452	\$0	\$162,509	\$132,320	21.85%
320	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	0.00%	258	404	\$161,636	\$161,631	\$0	\$43,991	\$46,188	28.58%
321	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	289	1	\$64,096	\$64,096	\$0	\$30,402	\$702	1.10%
322	RESERVE NATIONAL INSURANCE COMPANY	0.11%	83	6,673	\$7,905,651	\$8,380,731	\$0	\$5,841,379	\$5,536,224	66.06%
323	RESOURCE LIFE INSURANCE COMPANY	0.00%	392	1,720	-\$10,117	\$400,743	\$0	\$150,154	\$59,627	14.88%
324	RIVERSOURCE LIFE INSURANCE COMPANY	0.08%	94	5,600	\$5,718,835	\$5,711,834	\$0	\$2,091,070	\$2,780,100	48.67%
325	RLI INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$0	-\$2,774	N/A
326	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	389	1	\$21	\$0	\$0	\$0	\$0	N/A
327	ROYAL NEIGHBORS OF AMERICA	0.09%	92	2,309	\$6,192,681	\$6,247,933	\$0	\$5,227,169	\$5,168,584	82.72%
328	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	314	60	\$19,936	\$19,969	\$0	\$15,830	\$15,830	79.27%
329	SAGICOR LIFE INSURANCE COMPANY	0.00%	347	3	\$3,334	\$3,964	\$0	\$0	\$0	0.00%
330	SEARS LIFE INSURANCE COMPANY	0.01%	195	6,119	\$775,603	\$694,267	\$0	\$385,396	\$377,284	54.34%
331	SECURIAN LIFE INSURANCE COMPANY	0.00%	299	129	\$35,285	\$34,244	\$0	\$28,593	\$28,593	83.50%
332	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	343	292	\$3,764	\$3,785	\$0	\$16,117	\$12,299	324.94%
333	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	211	892	\$537,648	\$537,619	\$0	\$355,559	\$355,552	66.13%
334	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	362	7	\$1,392	\$1,408	\$0	\$1,547	\$1,135	80.61%
335	SECURITY MUTUAL LIFE INS CO OF NEW YORK	0.00%	309	391	\$25,689	\$10,463	\$51	\$3,356	\$3,391	32.41%
336	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	357	100	\$1,893	\$1,889	\$0	\$0	\$0	0.00%
337	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	0.09%	91	3,758	\$6,354,573	\$7,297,964	\$0	\$8,547,478	\$9,852,826	135.01%
338	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	295	756	\$46,618	\$33,624	\$0	\$0	\$0	0.00%
339	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	300	607	\$33,422	-\$32,814	\$0	\$114,989	\$72,390	-220.61%
340	SETTLERS LIFE INSURANCE COMPANY	0.00%	307	19	\$26,933	\$26,935	\$0	\$67,965	\$67,965	252.33%
341	SHELTER LIFE INSURANCE COMPANY	0.16%	63	2,515	\$11,137,759	\$10,944,554	\$0	\$9,834,751	\$9,559,549	87.35%
342	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	0.02%	153	1,149	\$1,670,358	\$1,670,358	\$0	\$1,276,287	\$1,132,618	67.81%
343	SILVERSCRIPT INSURANCE COMPANY	0.21%	53	11,590	\$14,334,404	\$15,983,563	\$0	\$14,127,101	\$16,084,252	100.63%
344	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	380	68	\$232	\$232	\$0	\$0	\$0	0.00%
345	SONS OF NORWAY	0.00%	388	1	\$37	\$39	\$0	\$0	\$0	0.00%
346	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	346	18	\$3,389	\$2,487	\$0	\$3,761	-\$109	-4.38%
347	STANDARD GUARANTY INSURANCE COMPANY	0.00%	245	5,715	\$268,497	\$268,497	\$0	\$33,792	\$42,012	15.65%
348	STANDARD INSURANCE COMPANY	0.50%	27	879,691	\$34,479,154	\$33,894,559	\$0	\$24,671,540	\$33,078,095	97.59%
349	STANDARD LIFE AND ACCIDENT INSURANCE CO	0.10%	88	4,858	\$6,883,781	\$7,353,101	\$0	\$5,461,928	\$4,996,923	67.96%
350	STANDARD SECURITY LIFE INS CO OF NEW YORK	0.06%	109	283	\$4,013,025	\$3,946,211	\$0	\$3,322,603	\$3,329,359	84.37%
351	STARMOUNT LIFE INSURANCE COMPANY	0.00%	326	101	\$12,511	\$12,643	\$0	\$6,085	\$6,004	47.49%
352	STARNET INSURANCE COMPANY	0.01%	198	52,669	\$746,347	\$704,000	\$0	\$105,073	\$340,666	48.39%
353	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.45%	28	38,554	\$31,339,537	\$26,729,252	\$922	\$25,283,960	\$25,231,745	94.40%
354	STATE LIFE INSURANCE COMPANY	0.01%	188	363	\$920,220	\$927,060	\$0	\$117,135	\$441,179	47.59%
355	STATE MUTUAL INSURANCE COMPANY	0.02%	171	370	\$1,299,223	\$1,283,235	\$0	\$884,368	\$843,088	65.70%
356	STERLING INVESTORS LIFE INSURANCE COMPANY	0.21%	52	7,282	\$14,577,168	\$14,817,224	\$0	\$12,787,431	\$12,939,977	87.33%
357	STERLING LIFE INSURANCE COMPANY	0.12%	78	1,633	\$8,532,853	\$8,384,528	\$0	\$7,599,713	\$7,172,967	85.55%
358	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	281	4,584	\$84,868	\$84,868	\$0	\$15,895	\$15,936	18.78%
359	STONEBRIDGE LIFE INSURANCE COMPANY	0.12%	79	115,578	\$8,469,887	\$8,521,682	\$0	\$5,967,094	\$6,182,573	72.55%
360	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.07%	102	21,984	\$4,705,842	\$4,705,842	\$0	\$3,782,472	\$3,263,847	69.36%
361	SUN LIFE ASSURANCE COMPANY OF CANADA	0.23%	49	63,317	\$16,143,583	\$16,066,852	\$0	\$10,248,049	\$12,062,602	75.08%
362	SURETY LIFE INSURANCE COMPANY	0.00%	376	1	\$307	\$307	\$0	\$0	\$0	0.00%

**2008 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
363	SYMETRA LIFE INSURANCE COMPANY	0.06%	108	59,915	\$4,030,264	\$4,028,246	\$0	\$2,475,646	\$2,685,863	66.68%
364	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	0.01%	209	492	\$557,837	\$588,917	\$0	\$2,021,900	\$2,021,900	343.33%
365	THRIVENT FINANCIAL FOR LUTHERANS	0.17%	61	9,069	\$11,644,316	\$11,707,852	\$6,386	\$8,589,963	\$10,677,673	91.20%
366	TIAA-CREF LIFE INSURANCE COMPANY	0.00%	254	164	\$218,131	\$176,969	\$0	\$99,420	\$99,420	56.18%
367	TIG INSURANCE COMPANY	0.00%	392	0	\$0	\$0	\$0	\$156,000	-\$267,135	N/A
368	TIME INSURANCE COMPANY	0.70%	20	28,446	\$48,192,757	\$48,467,535	\$0	\$30,293,421	\$29,405,281	60.67%
369	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	0.00%	322	195	\$15,400	\$15,546	\$0	\$3,297	\$2,981	19.18%
370	TRANSAMERICA LIFE INSURANCE COMPANY	0.41%	33	35,507	\$28,161,675	\$28,660,852	\$0	\$17,523,457	\$19,570,495	68.28%
371	TRAVELERS INDEMNITY COMPANY	0.00%	392	0	\$0	\$539	\$0	\$0	\$19,107	3544.90%
372	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	392	0	\$0	\$0	\$0	\$0	-\$78,636	N/A
373	TRAVELERS PROTECTIVE ASSOC OF AMERICA	0.00%	297	4,267	\$40,698	\$40,698	\$0	\$58,788	\$58,788	144.45%
374	TRUSTMARK INSURANCE COMPANY	0.01%	186	3,494	\$948,231	\$982,896	\$0	\$559,141	\$462,140	47.02%
375	TRUSTMARK LIFE INSURANCE COMPANY	0.34%	39	7,322	\$23,869,234	\$23,827,702	\$0	\$20,213,630	\$20,617,701	86.53%
376	U S SPECIALTY INSURANCE COMPANY	0.00%	286	9	\$79,316	\$82,589	\$0	\$89,710	-\$59,433	-71.96%
377	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.51%	26	21,545	\$35,068,017	\$34,592,949	\$0	\$23,884,254	\$23,586,440	68.18%
378	UNIFIED LIFE INSURANCE COMPANY	0.02%	165	2,783	\$1,409,409	\$1,404,599	\$0	\$1,108,506	\$1,097,621	78.14%
379	UNIMERICA INSURANCE COMPANY	0.13%	73	33,077	\$9,272,860	\$8,878,163	\$0	\$4,282,294	\$4,336,853	48.85%
380	UNION BANKERS INSURANCE COMPANY	0.02%	158	771	\$1,537,925	\$1,612,641	\$0	\$1,486,063	\$1,404,315	87.08%
381	UNION CENTRAL LIFE INSURANCE COMPANY	0.02%	174	1,019	\$1,248,427	\$1,257,194	\$0	\$479,027	\$676,632	53.82%
382	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	180	16,327	\$1,128,836	\$1,132,242	\$0	\$574,934	\$560,540	49.51%
383	UNION LABOR LIFE INSURANCE COMPANY	0.00%	251	10,350	\$233,633	\$225,125	\$0	\$112,752	\$155,431	69.04%
384	UNION SECURITY INSURANCE COMPANY	0.41%	32	68,409	\$28,456,788	\$28,655,986	\$0	\$21,541,354	\$19,881,660	69.38%
385	UNITED AMERICAN INSURANCE COMPANY	0.35%	38	16,727	\$23,954,268	\$24,217,106	\$0	\$16,516,151	\$15,835,948	65.39%
386	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	215	735	\$490,463	\$485,499	\$0	\$312,165	\$351,918	72.49%
387	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.06%	107	16,886	\$4,244,957	\$4,244,957	\$0	\$3,188,054	\$3,077,258	72.49%
388	UNITED FAMILY LIFE INSURANCE COMPANY	0.00%	381	16	\$201	\$201	\$0	\$0	\$0	0.00%
389	UNITED HEALTHCARE INSURANCE COMPANY	14.82%	2	487,119	\$1,025,514,965	\$1,029,109,720	\$0	\$801,299,925	\$804,164,115	78.14%
390	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	349	6	\$3,028	\$3,138	\$0	\$0	\$0	0.00%
391	UNITED HOME LIFE INSURANCE COMPANY	0.00%	370	2	\$806	\$800	\$0	\$0	\$0	0.00%
392	UNITED INSURANCE COMPANY OF AMERICA	0.00%	279	647	\$86,697	\$86,926	\$0	\$21,676	\$24,253	27.90%
393	UNITED LIBERTY LIFE INSURANCE COMPANY	0.00%	386	0	\$72	\$1	\$0	\$0	\$0	0.00%
394	UNITED LIFE INSURANCE COMPANY	0.00%	310	176	\$24,374	\$43,064	\$0	\$121,249	\$304,625	707.38%
395	UNITED NATIONAL LIFE INS CO OF AMERICA	0.00%	270	175	\$120,142	\$115,599	\$0	\$55,277	\$57,090	49.39%
396	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.13%	77	80,343	\$8,774,245	\$7,978,791	\$0	\$5,236,959	\$7,318,452	91.72%
397	UNITED SECURITY ASSUR CO OF PENNSYLVANIA	0.01%	197	418	\$766,746	\$753,598	\$0	\$176,182	\$223,379	29.64%
398	UNITED SECURITY LIFE AND HEALTH INS CO	0.01%	185	456	\$954,782	\$951,870	\$0	\$292,364	\$291,336	30.61%
399	UNITED STATES FIRE INSURANCE COMPANY	0.04%	131	4,655	\$2,506,819	\$2,506,819	\$0	\$1,979,277	\$2,252,199	89.84%
400	UNITED STATES LIFE INSURANCE CO NEW YORK	0.05%	112	10,111	\$3,661,269	\$3,511,256	\$0	\$3,072,022	\$3,685,154	104.95%
401	UNITED TEACHER ASSOCIATES INSURANCE CO	0.03%	133	1,665	\$2,421,644	\$2,463,269	\$0	\$1,888,841	\$1,831,199	74.34%
402	UNITED WORLD LIFE INSURANCE COMPANY	0.30%	41	10,957	\$21,047,619	\$21,515,536	\$0	\$16,546,776	\$17,184,650	79.87%
403	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	356	8	\$2,038	\$2,038	\$0	\$8,496	\$8,496	416.88%
404	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	0.00%	392	1,584	-\$32,337	-\$241,120	\$0	\$124,333	\$76,650	-31.79%
405	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.75%	19	263,507	\$51,758,634	\$51,642,578	\$0	\$44,793,700	\$47,039,327	91.09%
406	USAA LIFE INSURANCE COMPANY	0.02%	156	1,025	\$1,606,845	\$1,613,426	\$0	\$1,070,747	\$1,070,171	66.33%
407	USABLE LIFE	0.00%	233	1,166	\$333,511	\$333,511	\$0	\$84,480	\$0	0.00%
408	VISION BENEFITS OF AMERICA	0.03%	136	61,713	\$2,321,031	\$2,321,031	\$0	\$1,811,819	\$1,811,819	78.06%
409	VISION SERVICE PLAN INSURANCE COMPANY	0.45%	29	243,716	\$31,120,421	\$31,120,421	\$0	\$25,937,784	\$26,098,775	83.86%
410	WASHINGTON NATIONAL INSURANCE CO	0.07%	99	14,058	\$4,783,653	\$4,995,470	\$0	\$4,354,116	\$3,749,699	75.06%
411	WELLCARE HEALTH INSURANCE OF ARIZONA INC	0.38%	35	2,731	\$26,617,095	\$26,617,095	\$0	\$20,165,278	\$20,425,182	76.74%
412	WELLCARE PRESCRIPTION INSURANCE INC	0.18%	59	10,849	\$12,356,072	\$12,356,072	\$0	\$10,965,726	\$10,193,694	82.50%
413	WEST COAST LIFE INSURANCE COMPANY	0.00%	372	1	\$741	\$741	\$0	\$3,600	-\$2,093	-282.46%
414	WESTERN AND SOUTHERN LIFE INSURANCE CO	0.02%	182	2,419	\$1,071,031	\$1,071,031	\$0	\$406,551	\$401,867	37.52%
415	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	257	605	\$165,010	\$165,010	\$0	\$0	\$0	0.00%
416	WESTPORT INSURANCE CORPORATION	0.02%	164	6,826	\$1,415,936	\$1,415,936	\$0	\$308,939	\$555,103	39.20%
417	WESTWARD LIFE INSURANCE COMPANY	0.00%	345	0	\$3,393	\$3,647	\$0	\$0	-\$92	-2.52%
418	WILTON REASSURANCE LIFE CO OF NEW YORK	0.00%	371	6	\$776	\$776	\$0	\$1,000	\$1,000	128.87%
419	WOODMEN OF THE WORLD LIFE INS SOCIETY	0.00%	290	168	\$56,393	\$56,439	\$2,940	\$20,130	\$20,094	35.60%
420	WORKMENS BENEFIT FUND OF THE U S OF AM	0.00%	390	1	\$12	\$12	\$0	\$0	\$0	0.00%
421	WORLD CORP INSURANCE COMPANY	0.01%	223	258	\$407,486	\$399,661	\$0	\$371,193	\$378,597	94.73%
422	WORLD INSURANCE COMPANY	0.02%	152	897	\$1,675,385	\$1,690,932	\$0	\$1,274,105	\$1,224,692	72.43%
423	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	392	32	-\$11	\$8,521	\$0	\$1,294	-\$2,330	-27.34%
424	ZALE LIFE INSURANCE COMPANY	0.00%	306	1,907	\$27,861	\$27,861	\$0	\$917	-\$1,198	-4.30%
425	ZURICH AMERICAN INSURANCE COMPANY	0.19%	58	102,755	\$13,139,496	\$13,062,854	\$0	\$9,004,233	\$12,490,286	95.62%
TOTAL		100.00%		14,659,480	\$6,922,016,801	\$6,923,691,872	\$3,843,365	\$5,312,904,302	\$5,378,359,734	77.68%



**LIFE, ACCIDENT & HEALTH  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
44725	1ST AUTO & CASUALTY INSURANCE COMPANY	PO BOX 7988	MADISON	WI	53707	608-242-4505
36404	21ST CENTURY CASUALTY COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-715-6441
12963	21ST CENTURY INSURANCE COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-715-6441
77879	5 STAR LIFE INSURANCE COMPANY	909 N WASHINGTON ST	ALEXANDRIA	VA	22314	800-776-2322
71854	AAA LIFE INSURANCE COMPANY	17900 N LAUREL PARK DRIVE	LIVONIA	MI	48152-3985	734-779-2600
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	212-375-2043
60038	ACACIA LIFE INSURANCE CO	5900 O STREET	LINCOLN	NE	68510	402-467-1122
63444	ACCENDO INSURANCE COMPANY	221 N CHARLES LINDBERGH DR	SALT LAKE CITY	UT	84116	801-961-6000
10349	ACCEPTANCE CASUALTY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
20010	ACCEPTANCE INDEMNITY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
11711	ACCESS INSURANCE COMPANY	PO BOX 250069	ATLANTA	GA	30341	770-234-3600
12304	ACCIDENT FUND GENERAL INSURANCE COMPANY	PO BOX 40790	LANSING	MI	48901-7990	517-342-4200
10166	ACCIDENT FUND INSURANCE CO OF AMERICA	PO BOX 40790	LANSING	MI	48901-7990	517-342-4200
12305	ACCIDENT FUND NATIONAL INSURANCE COMPANY	PO BOX 40790	LANSING	MI	48933	517-342-4200
11573	ACCIDENT INSURANCE COMPANY INC	131 DUTCHMAN BLVD	IRMO	SC	29063	803-754-2942
26379	ACCREDITED SURETY AND CASUALTY CO INC	PO BOX 140855	ORLANDO	FL	32814-0855	407-629-2131
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
10030	ACE INDEMNITY INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
60348	ACE LIFE INSURANCE COMPANY	2 STAMFORD PL 281 TERSEER BL	STAMFORD	CT	06901-3264	215-640-2355
20699	ACE PROPERTY AND CASUALTY INSURANCE CO	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
19984	ACIG INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	800-563-6051
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	312-781-6648
14184	ACUITY A MUTUAL INSURANCE COMPANY	2800 SOUTH TAYLOR DR	SHEBOYGAN	WI	53081-8470	920-458-9131
10324	ADDISON INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5723
44318	ADMIRAL INDEMNITY COMPANY	1255 CALDWELL RD	CHERRY HILL	NJ	08034	630-210-0360
71390	ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	PO BOX 30	ROME	GA	30162-0033	800-987-1593
33987	ADVANTA INSURANCE COMPANY	PO BOX 429	SPRING HOUSE	PA	19477-0429	215-444-5769
40517	ADVANTAGE WORKERS COMPENSATION INS CO	PO BOX 571918	SALT LAKE CITY	UT	84157-1918	801-288-8750
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
72052	AETNA HEALTH INSURANCE COMPANY	151 FARMINGTON AVE	HARTFORD	CT	06156-3190	800-872-3862
60054	AETNA LIFE INSURANCE COMPANY	151 FARMINGTON AVE (RW61 HALLORAN)	HARTFORD	CT	06156-9154	860-273-7199
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401-275-3000
42609	AFFIRMATIVE INSURANCE COMPANY	PO BOX 9030	ADDISON	TX	75001	972-728-6300
97780	AGC LIFE INSURANCE COMPANY	458N AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	615-749-1000
60232	AGL LIFE ASSURANCE COMPANY	610 W GERMANTOWN PIKE STE 460	PLYMOUTH MEETING	PA	19462	484-530-4800
42757	AGRI GENERAL INSURANCE COMPANY	9200 NORTH PARK DR STE 350	JOHNSTON	IA	50131-3007	515-559-1000
25232	AIG ADVANTAGE INSURANCE COMPANY	ONE AIG CTR	WILMINGTON	DE	19803-1115	302-252-2000
70432	AIG ANNUITY INSURANCE COMPANY	2929 ALLEN PRKWAY A6-20	HOUSTON	TX	77019	806-345-7400
19402	AIG CASUALTY COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
34789	AIG CENTENNIAL INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
66842	AIG LIFE INSURANCE COMPANY	PO BOX 4868	HOUSTON	TX	77210-4868	713-522-1111
36587	AIG NATIONAL INSURANCE COMPANY INC	13010 MORRIS RD STE 500	ALPHARETTA	GA	30004	302-252-2000
20796	AIG PREMIER INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
60941	AIG SUNAMERICA LIFE ASSURANCE COMPANY	21650 OXNARD ST MS 6-13	WOODLAND HILLS	CA	91367	888-502-0600
34886	AIOI INSURANCE COMPANY OF AMERICA	475 MARTINGALE RD STE 330	SCHAUMBURG	IL	60173	847-619-4928
19399	AIU INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907-248-2642
24899	ALEA NORTH AMERICA INSURANCE COMPANY	55 CAPITAL BLVD	ROCKY HILL	CT	06067	860-513-4180
79049	ALFA LIFE INSURANCE CORPORATION	PO BOX 11000	MONTGOMERY	AL	36191-0001	334-613-4486
11004	ALFA SPECIALTY INSURANCE CORPORATION	PO BOX 11000	MONTGOMERY	AL	36191-0001	334-613-4289
12188	ALFA VISION INSURANCE CORPORATION	2108 EAST S BLVD	MONTGOMERY	AL	36116-2015	334-613-4289
13285	ALLEGHENY CASUALTY COMPANY	PO BOX 1116	MEADVILLE	PA	16335-7116	814-336-2521
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	620-241-2200
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	225 W WASHINGTON ST STE 2000	CHICAGO	IL	60606	818-260-7500
69604	ALLIANZ LIFE AND ANNUITY COMPANY	PO BOX 33030	ST PETERSBURG	FL	33733-8030	763-765-6500
64190	ALLIANZ LIFE INSURANCE CO OF NEW YORK	5701 GOLDEN HILLS DR	MINNEAPOLIS	MN	55416-1297	212-586-7733
90611	ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	5701 GOLDEN HILLS DRIVE	MINNEAPOLIS	MN	55440-1344	763-765-6500
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818-260-7500
42579	ALLIED PROPERTY & CASUALTY INSURANCE CO	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
10690	ALLIED WORLD NATIONAL ASSURANCE COMPANY	225 FRANKLIN ST 27TH FL	BOSTON	MA	02110	646-794-0500
22730	ALLIED WORLD REINSURANCE COMPANY	225 FRANKLIN ST	BOSTON	MA	02110	646-794-0500
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	645 W GRAND RIVER AVE	HOWELL	MI	48843	508-853-7200
70866	ALLSTATE ASSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
29688	ALLSTATE FIRE AND CASUALTY INSURANCE CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19240	ALLSTATE INDEMNITY COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19232	ALLSTATE INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
60186	ALLSTATE LIFE INSURANCE COMPANY	3075 SANDERS ROAD SUITE H1A	NORTHBROOK	IL	60062-7172	847-402-5000
70874	ALLSTATE LIFE INSURANCE CO OF NEW YORK	100 MOTOR PKWY STE 132	HAUPPAUGE	NY	11788	631-357-8920
17230	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 223687	DALLAS	TX	75243	972-690-5500
67369	ALTA HEALTH & LIFE INSURANCE COMPANY	900 COTTAGE GROVE RD	HARTFORD	CT	06120	303-737-1395
60208	AMALGAMATED LIFE & HEALTH INS CO	333 S ASHLAND BLVD	CHICAGO	IL	60607-2703	914-367-5000
60216	AMALGAMATED LIFE INSURANCE COMPANY	730 BROADWAY	NEW YORK	NY	10003	914-367-5939
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	212-668-0340
19100	AMCO INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
25402	AMCOMP ASSURANCE CORPORATION	PO BOX 88806	N. PALM BEACH	FL	33408-8806	561-840-7171
10346	AMCOMP PREFERRED INSURANCE COMPANY	PO BOX 88806	NORTH PALM BEACH	FL	33408-8806	561-840-7171
12696	AMERICA FIRST INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02116	617-357-9500
12548	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	7101 82ND STREET	LUBBOCK	TX	79424	806-473-0333
10103	AMERICAN AGRICULTURAL INSURANCE CO	1501 E WOODFIELD RD STE 300W	SCHAUMBURG	IL	60173-5422	847-969-2900
19720	AMERICAN ALTERNATIVE INS CORPORATION	555 COLLEGE RD EAST PLZ 2	PRINCETON	NJ	08543-5241	609-243-4200

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
10073	AMERICAN AMBASSADOR CASUALTY COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
68594	AMERICAN AMICABLE LIFE INS CO OF TEXAS	PO BOX 2549	WACO	TX	76702-2549	254-297-2777
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	777 SAN MARIN DR SAN MARIN 2	NAVATO	CA	94998-2000	415-899-2000
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
60275	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
40789	AMERICAN BUSN & PERSONAL INS MUTUAL INC	307 N MICHIGAN AVE	CHICAGO	IL	60601-5499	312-346-8100
60291	AMERICAN CAPITOL INSURANCE COMPANY	PO BOX 5147	SPRINGFIELD	IL	62705-5147	217-241-6300
20427	AMERICAN CASUALTY CO OF READING PA	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
10391	AMERICAN CENTENNIAL INSURANCE CO	3501 SILVERSIDE ROAD	WILMINGTON	DE	19810	302-479-2100
19941	AMERICAN COMMERCE INSURANCE COMPANY	211 MAIN ST	WEBSTER	MA	43218-2579	508-943-9000
60305	AMERICAN COMMUNITY MUTUAL INSURANCE CO	39201 SEVEN MILE ROAD	LIVONIA	MI	48152-1094	734-591-4645
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDALE LAKE 1400	BLOOMINGTON	MN	55437	952-893-0403
12321	AMERICAN CONTINENTAL INSURANCE COMPANY	PO BOX 2368	BRENTWOOD	TN	37024-2368	615-377-1300
10216	AMERICAN CONTRACTORS INDEMNITY COMPANY	9841 AIRPORT BLVD 9TH FL	LOS ANGELES	CA	90045	310-649-0990
94439	AMERICAN CREDITORS LIFE INS CO	PO BOX 17748	IRVINE	CA	92623-7748	949-474-7600
19690	AMERICAN ECONOMY INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
37990	AMERICAN EMPIRE INSURANCE COMPANY	PO BOX 5370	CINCINNATI	OH	45201	513-369-3000
92738	AMERICAN EQUITY INVESTMENT LIFE INS CO	PO BOX 71216	DES MOINES	IA	50325	515-221-0002
10819	AMERICAN EQUITY SPECIALTY INSURANCE CO	PO BOX 64816	ST PAUL	MN	55164-0816	860-277-0111
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
60380	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	1932 WYNNTON ROAD	COLUMBUS	GA	31999-9035	706-323-3431
60399	AMERICAN FAMILY LIFE INSURANCE COMPANY	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19275	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
37931	AMERICAN FARMERS & RANCHERS INSURANCE CO	2710 SUNRISE RIM ROAD, SUITE 100	BOISE	ID	83705	405-218-5535
10170	AMERICAN FEDERATED INSURANCE COMPANY	PO BOX 321422	FLOWOOD	MS	39232	601-992-6886
98736	AMERICAN FEDERATED LIFE INSURANCE COMPANY	PO BOX 321422	FLOWOOD	MS	39232	601-992-6886
60410	AMERICAN FIDELITY ASSURANCE COMPANY	2000 N CLASSEN BLVD	OKLAHOMA CITY	OK	73106-6092	405-523-2000
60429	AMERICAN FIDELITY LIFE INSURANCE COMPANY	4060 BARRANCAS AVENUE	PENSACOLA	FL	32507	850-456-7401
69337	AMERICAN FINANCIAL SECURITY LIFE INS CO	10308 METCALF AVE PMB 275	OVERLAND PARK	KS	66212-1800	913-341-1190
24066	AMERICAN FIRE & CASUALTY COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	617-357-9500
68373	AMERICAN GENERAL ASSURANCE COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60195-4793	847-517-6000
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	847-517-6000
66672	AMERICAN GENERAL LIFE AND ACCIDENT INS CO	458N AMERICAN GENERAL CENTER	NASHVILLE	TN	37250	615-749-1000
60488	AMERICAN GENERAL LIFE INSURANCE CO	PO BOX 4868	HOUSTON	TX	77210-4868	713-522-1111
31208	AMERICAN GENERAL PROPERTY INSURANCE CO	458N AMERICAN GENERAL CENTER	NASHVILLE	TN	37250	615-749-1000
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	1400 AMERICAN LN T-1 F 19	SCHAUMBURG	IL	60196-1056	847-413-5048
43494	AMERICAN HALLMARK INS COMPANY OF TEXAS	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
13331	AMERICAN HARDWARE MUTUAL INSURANCE CO	471 E BROAD ST	COLUMBUS	OH	43215	614-225-8211
60518	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	3001 MEACHAM BLVD STE 100	FORT WORTH	TX	76137	800-316-5607
39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	185 GREENWOOD ROAD	NAPA	CA	94558	310-492-4752
60534	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1776 AMER HERITAGE LIFE	JACKSONVILLE	FL	32224	904-992-1776
19380	AMERICAN HOME ASSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
60542	AMERICAN HOME LIFE INSURANCE COMPANY	PO BOX 1497	TOPEKA	KS	66602	785-235-6276
60577	AMERICAN INCOME LIFE INSURANCE CO	P O BOX 2608	WACO	TX	76797	254-761-6400
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR PO BOX 777	NAVATO	CA	94998	513-762-5700
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
60607	AMERICAN INTERNATIONAL LIFE ASSUR OF NY	PO BOX 727 WALL ST STATION	NEW YORK	NY	10268	212-770-7000
40258	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
31895	AMERICAN INTERSTATE INSURANCE COMPANY	2301 HWY 190 WEST	DERIDDER	LA	70634	800-256-9052
60631	AMERICAN INVESTORS LIFE INS CO	PO BOX 2039	TOPEKA	KS	66601-2039	515-557-3935
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-3127
81213	AMERICAN MATURITY LIFE INSURANCE CO	PO BOX 2999	HARTFORD	CT	06104-2999	860-547-5000
81418	AMERICAN MEDICAL AND LIFE INSURANCE CO	8 WEST 38TH ST MAIL STOP 1002	NEW YORK	NY	10018	646-223-9300
97179	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	PO BOX 19032	GREEN BAY	WI	54307-9032	800-232-5432
67989	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	501 W MICHIGAN ST, PO BOX 3121	MILWAUKEE	WI	53201-3121	605-719-0051
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 728847	OKLAHOMA CITY	OK	73172-8847	405-621-6595
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
65811	AMERICAN MODERN LIFE INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
38652	AMERICAN MODERN SELECT INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
22918	AMERICAN MOTORISTS INSURANCE COMPANY	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-3127
39942	AMERICAN NATIONAL GENERAL INSURANCE CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
60739	AMERICAN NATIONAL INSURANCE COMPANY	ONE MOODY PLAZA	GALVESTON	TX	77550-7999	409-766-6027
71773	AMERICAN NATIONAL LIFE INS CO OF TEXAS	ONE MOODY PLAZA	GALVESTON	TX	77550	409-766-6027
28401	AMERICAN NATIONAL PROPERTY & CASUALTY CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
60763	AMERICAN PIONEER LIFE INSURANCE COMPANY	1001 HEATHROW PARK LANE STE 5001	LAKE MARY	FL	32746	407-995-8000
80624	AMERICAN PROGRESSIVE LIFE AND HEALTH INS CO	1001 HEATHROW PARK LANE STE 5001	LAKE MARY	FL	32746	407-995-8000
60801	AMERICAN PUBLIC LIFE INSURANCE COMPANY	PO BOX 925	JACKSON	MS	39205-0925	601-936-6600
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	480-483-8666
67679	AMERICAN REPUBLIC CORP INSURANCE COMPANY	11808 GRANT ST	OMAHA	NE	68164	515-245-4214
60836	AMERICAN REPUBLIC INSURANCE COMPANY	PO BOX 1	DES MOINES	IA	50334-0001	515-245-4214
88366	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	PO BOX 26580	AUSTIN	TX	78755	512-451-2224
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313-337-1102
39969	AMERICAN SAFETY CASUALTY INSURANCE CO	100 GALLERIA PARKWAY S.E. STE 700	ATLANTA	GA	30339	770-916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE SE	ATLANTA	GA	30339-2210	770-763-1000
17965	AMERICAN SENTINEL INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
42897	AMERICAN SERVICE INSURANCE COMPANY	150 NORTHWEST POINT BLVD	ELK GROVE VILLAGE	IL	60007-7986	847-472-6700
41998	AMERICAN SOUTHERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	31139-0030	404-266-9599
84697	AMERICAN SPECIALTY HEALTH INSURANCE CO	777 FRONT STREET	SAN DIEGO	CA	92101	619-578-2000
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19704	AMERICAN STATES INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
19712	AMERICAN STATES INSURANCE CO OF TEXAS	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
37214	AMERICAN STATES PREFERRED INSURANCE CO	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
40800	AMERICAN STERLING INSURANCE COMPANY	27422 PORTOLA PKWY	FOOTHILL RANCH	CA	92610	949-616-1033
19623	AMERICAN SUMMIT INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
31380	AMERICAN SURETY COMPANY	3905 VINCENNES ROAD, SUITE 200	INDIANAPOLIS	IN	46268	317-875-8700
92649	AMERICAN UNDERWRITERS LIFE INSURANCE CO	1035 S 183RD ST W	GODDARD	KS	67052	316-794-2200
60895	AMERICAN UNITED LIFE INSURANCE CO	PO BOX 368	INDIANAPOLIS	IN	46206-0368	317-285-1877
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE, TOWER 1 19TH	SCHAUMBURG	IL	60196-1056	847-413-5048
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 1990	NEW ORLEANS	LA	70130	504-528-9555
61999	AMERICO FINANCIAL LIFE AND ANNUITY INS CO	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
30872	AMERIN GUARANTY CORPORATION	1601 MARKET ST	PHILADELPHIA	PA	19103	215-231-1225
12504	AMERIPRISE INSURANCE COMPANY	3900 PACKERLAND DR	DE PERE	WI	54115	920-330-5100
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
23396	AMERISURE MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
61301	AMERITAS LIFE INSURANCE CORP	P O BOX 81889	LINCOLN	NE	68501-9981	402-467-1122
27928	AMEX ASSURANCE COMPANY	480 PILGRIM WAY STE 1400	GREEN BAY	WI	54304	920-431-4000
42390	AMGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
72222	AMICA LIFE INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-9975	800-652-6422
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	800-652-6422
93661	ANNUITY INVESTORS LIFE INSURANCE COMPANY	PO BOX 5423	CINCINNATI	OH	45201-5423	513-357-3300
10984	ANSUR AMERICA INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	989-652-6121
28207	ANTHEM INSURANCE COMPANIES INC	120 MONUMENT CIRCLE	INDIANAPOLIS	IN	46204-4902	317-488-6000
61069	ANTHEM LIFE INSURANCE COMPANY	PO BOX 182361	COLUMBUS	OH	43218-2361	614-433-8800
34738	ARAG INSURANCE COMPANY	400 LOCUST ST STE 480	DES MOINES	IA	50309	515-246-1200
30830	ARCH INDEMNITY INSURANCE COMPANY	300 PLAZA THREE	JERESY CITY	NJ	07311-1107	201-743-4000
11150	ARCH INSURANCE COMPANY	300 PLAZA THREE	JERSEY CITY	NJ	07311-1107	201-743-4000
10348	ARCH REINSURANCE COMPANY	360 MT KEMBLE AVENUE, PO BOX 1988	MORRISTOWN	NJ	07962-1988	973-898-9575
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	309-688-8571
19801	ARGONAUT INSURANCE COMPANY	10101 REUNION PLACE STE 500	SAN ANTONIO	TX	78216	800-470-7958
19828	ARGONAUT MIDWEST INSURANCE COMPANY	10101 REUNION PLACE STE 500	SAN ANTONIO	TX	78216	800-470-7958
41459	ARMED FORCES INSURANCE EXCHANGE	550 EISENHOWER RD	LEAVENWORTH	KS	66048	913-727-5500
24678	ARROWOOD INDEMNITY COMPANY	3600 ARCO CORP DR	CHARLOTTE	NC	28273	704-522-2000
10194	ARTISAN AND TRUCKERS CASUALTY COMPANY	6300 WILSON MILLS RD	MAYFIELD VILLAGE	OH	44143	440-395-4460
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DR	NOVATO	CA	94998	415-899-2000
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
11558	ASSURANCEAMERICA INSURANCE COMPANY	5500 INTERSTATE N PARKWAY #600	ATLANTA	GA	30328	770-952-0200
30180	ASSURED GUARANTY CORP	1251 AVE OF THE AMERICAS 21ST FL	NEW YORK	NY	10020	212-974-0100
56499	ASSURED LIFE ASSOCIATION	8000 EAST MAPLEWOOD AVE STE 105	GREENWOOD VILLAGE	CO	80111	303-792-9777
71439	ASSURITY LIFE INSURANCE COMPANY	PO BOX 82553	LINCOLN	NE	68501-2553	402-476-6500
41769	ATHENA ASSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD STE 300	SUWANEE	GA	30024	678-512-2400
61093	ATLANTA LIFE INSURANCE COMPANY	100 AUBURN AVENUE NE	ATLANTA	GA	30303	404-654-8825
22209	ATLANTIC INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	614-249-1545
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	ONE BEACON ST	CANTON	MA	02021	781-332-7000
25422	ATRAIUS TRADE CREDIT INSURANCE INC	5026 CAMPBELL BLVD STE C	BALTIMORE	MD	21236	410-246-5587
61182	AURORA NATIONAL LIFE ASSURANCE COMPANY	55 HARTLAND STREET	EAST HARTFORD	CT	06108	800-265-2652
13412	AUSTIN MUTUAL INSURANCE COMPANY	PO BOX 1420	MAPLE GROVE	MN	55311	763-657-8600
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314-523-7350
84522	AUTO CLUB LIFE INSURANCE COMPANY	17900 N LAUREL PARK DR	LIVONIA	MI	48152	734-779-2600
18988	AUTO OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
61190	AUTO OWNERS LIFE INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
15512	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314-523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	713-462-1000
61689	AVIVA LIFE AND ANNUITY COMPANY	611 FIFTH AVE	DES MOINES	IA	50309	515-557-3935
10792	AVOMARK INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	617-357-9500
29530	AXA ART INSURANCE CORPORATION	3 WEST 35TH ST 11TH FL	NEW YORK	NY	10001	212-415-8421
68365	AXA CORPORATE SOLUTIONS LIFE REINS CO	1290 AVE OF AMERICAS 12TH FL	NEW YORK	NY	10104	212-314-4168
62880	AXA EQUITABLE LIFE AND ANNUITY COMPANY	1290 AVE OF AMER 11TH FL	NEW YORK	NY	10104	201-743-5159
62944	AXA EQUITABLE LIFE INSURANCE COMPANY	1290 AVE OF AMERICAS 11TH FL	NY	NY	10104	212-554-1234
33022	AXA INSURANCE COMPANY	17 STATE ST 36TH FL	NEW YORK	NY	10004	212-493-9300
16187	AXA RE PROPERTY AND CASUALTY INS COMPANY	17 STATE ST	NEW YORK	NY	10004-1501	212-493-9350
37273	AXIS INSURANCE COMPANY	11680 GREAT OAKS WAY ST 500	ALPHARETTA	GA	30022	678-746-9400
20370	AXIS REINSURANCE COMPANY	11680 GREAT OAKS WAY, SUITE 500	ALPHARETTA	GA	30022	212-500-7600
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
68160	BALBOA LIFE INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
61212	BALTIMORE LIFE INSURANCE COMPANY THE	PO BOX 1050	OWINGS MILLS	MD	21117-6050	410-581-6600
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405-290-5678
61239	BANKERS FIDELITY LIFE INSURANCE CO	PO BOX 105185	ATLANTA	GA	30348-5185	404-266-5600
33162	BANKERS INSURANCE COMPANY	11101 ROOSEVELT BLVD N	ST PETERSBURG	FL	33716	727-823-4000
61263	BANKERS LIFE AND CASUALTY COMPANY	600 WEST CHICAGO AVE	CHICAGO	IL	60654-2800	312-396-6000
81043	BANKERS LIFE INSURANCE COMPANY	11101 ROOSEVELT BLVD N	ST PETERSBURG	FL	33716	727-823-4000
71013	BANKERS RESERVE LIFE INS CO OF WISCONSIN	7711 CARONDELET AVE	ST LOUIS	MO	63105	314-725-4477
20591	BANKERS STANDARD FIRE & MARINE CO	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
18279	BANKERS STANDARD INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
94250	BANNER LIFE INSURANCE COMPANY	1701 RESEARCH BLVD	ROCKVILLE	MD	20850	301-279-4800
29513	BAR PLAN MUTUAL INSURANCE COMPANY THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	314-965-3333
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-3333
38245	BCS INSURANCE COMPANY	2 MID AMERI CA PLAZA SUITE 200	OAKBROOK TERRACE	IL	60181-4712	630-472-7700
80985	BCS LIFE INSURANCE COMPANY	2 MID AMERICA PLAZA SUITE 200	OAKBROOK TERRACE	IL	60181-4712	630-472-7700
37540	BEAZLEY INSURANCE COMPANY INC	30 BATTERSON PARK ROAD	FARMINGTON	CT	06032	860-677-3700
41394	BENCHMARK INSURANCE COMPANY	775 PRAIRIE CENTER DR STE 420	EDEN PRAIRIE	MN	55344	952-974-2200
61395	BENEFICIAL LIFE INSURANCE COMPANY	PO BOX 45654	SALT LAKE CITY	UT	84145-0654	801-933-1231

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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
64890	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	475 STEAMBOAT RD	GREENWICH	CT	06830	203-542-3800
29580	BERKLEY REGIONAL INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
13070	BERKSHIRE HATHAWAY ASSURANCE CORPORATION	3024 HARNEY ST	OMAHA	NE	68131	402-536-3000
62345	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	3024 HARNEY STREET	OMAHA	NE	68131	402-536-3000
71714	BERKSHIRE LIFE INSURANCE CO OF AMERICA	7 HANNOVER SQ 17M	NEW YORK	NY	10004-2616	413-395-4224
90638	BEST LIFE AND HEALTH INSURANCE COMPANY	PO BOX 19721	IRVINE	CA	92713-9721	949-253-4080
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-732-0409
12311	BLOOMINGTON COMPENSATION INSURANCE CO	8500 NORMANDALE AKE BLVD STE 1400	BLOOMINGTON	MN	55437	952-893-0403
47171	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	P O BOX 419169	KANSAS CITY	MO	64141-6169	
24503	BLUE RIDGE INSURANCE COMPANY	ONE GENERAL DR	SUN PRAIRIE	WI	53596	608-837-4440
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A STE 300	LOMBARD	IL	60148	502-253-6500
61476	BOSTON MUTUAL LIFE INSURANCE COMPANY	120 ROYALL ST	CANTON	MA	02021-1028	781-770-0303
12784	BRAVO HEALTH INSURANCE COMPANY INC	3601 O DONNELL ST	BALTIMORE	MD	21224	443-573-1944
19658	BRISTOL WEST INSURANCE COMPANY	5990 WEST CREEK ROAD	INDEPENDENCE	OH	44131-2190	954-316-5200
74900	BROKERS NATIONAL LIFE ASSURANCE COMPANY	PO BOX 92529	AUSTIN	TX	78709-2529	512-383-0220
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	260-482-8668
93432	C M LIFE INSURANCE COMPANY	1295 STATE ST	SPRINGFIELD	MA	01111-0001	413-788-8411
27464	CALIFORNIA CASUALTY & FIRE INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
35955	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	PO BOX M	SAN MATEO	CA	94402-0080	503-892-3932
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20125	CALIFORNIA CASUALTY INSURANCE COMPANY	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
81000	CAMBRIDGE LIFE INSURANCE COMPANY	3200 HIGHLAND AVE 3RD FL	DOWNERS GROVE	IL	60515	630-737-5750
21946	CAMDEN FIRE INSURANCE ASSOCIATION THE	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816-632-6511
42498	CAMERON NATIONAL INSURANCE COMPANY	214 E MCELWAIN DR	CAMERON	MO	64429	816-632-6511
36340	CAMICO MUTUAL INSURANCE COMPANY	1235 RADIO RD	REDWOOD CITY	CA	94065-1217	650-802-2500
80659	CANADA LIFE ASSURANCE COMPANY	8525 E ORCHARD ROAD 2T3	GREENWOOD VILLAGI	CO	80111	303-737-3000
81060	CANADA LIFE INSURANCE COMPANY OF AMERICA	8525 E ORCHARD ROAD 2T3	GREENWOOD VILLAGI	CO	80111	303-737-3000
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	864-242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	248-359-9949
20877	CAPITAL MARKETS ASSURANCE CORPORATION	113 KING STREET	ARMONK	NY	10504	914-273-4545
61573	CAPITAL RESERVE LIFE INSURANCE COMPANY	PO BOX 57220	SALT LAKE CITY	UT	84157-0220	801-264-1060
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608-829-4200
61581	CAPITOL LIFE INSURANCE COMPANY	1605 LBJ FREEWAY, STE 710	DALLAS	TX	75234	469-522-4400
71455	CARDIF LIFE INSURANCE COMPANY	PO BOX 77-0250	MIAMI	FL	33177-0250	305-234-1771
21075	CARDIF PROPERTY AND CASUALTY INSURANCE CO	PO BOX 77-0250	MIAMI	FL	33177	305-234-1771
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904-363-0900
11255	CATERPILLAR INSURANCE COMPANY	PO BOX 340001	NASHVILLE	TN	37203-0001	615-341-8147
11997	CATERPILLAR LIFE INSURANCE COMPANY	2120 WEST END AVE, PO BOX 340001	NASHVILLE	TN	37203	615-341-8147
56022	CATHOLIC FAMILY LIFE INSURANCE	P O BOX 11563	SHOREWOOD	WI	53211	414-961-0500
57770	CATHOLIC HOLY FAMILY SOCIETY	PO BOX 2909	JOLIET	IL	60434	815-725-5880
56030	CATHOLIC KNIGHTS	1100 WEST WELLS ST	MILWAUKEE	WI	53233-2316	414-273-6266
57487	CATHOLIC ORDER OF FORESTERS	PO BOX 3012	NAPERVILLE	IL	60566-7012	630-983-4900
19518	CATLIN INSURANCE COMPANY INC	3340 PEACHTREE RD NE STE 2950	ATLANTA	GA	30326	404-443-4910
80799	CELTIC INSURANCE COMPANY	233 S WACKER DR STE 700	CHICAGO	IL	60606-6393	312-332-5401
11499	CENSTAT CASUALTY COMPANY	PO BOX 642180	OMAHA	NE	68164-8100	402-397-1111
63541	CENTRAL BENEFITS NATIONAL LIFE INS CO	PO BOX 16526	COLUMBUS	OH	43216	614-797-5139
61727	CENTRAL RESERVE LIFE INSURANCE COMPANY	PO BOX 29190	SHAWNEE MISSION	KS	66201-9190	512-451-2224
61735	CENTRAL SECURITY LIFE INSURANCE CO	PO BOX 833879	RICHARDSON	TX	75081	972-699-2770
61751	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-397-1111
34274	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-997-8000
61883	CENTRAL UNITED LIFE INSURANCE COMPANY	10700 NORTHWEST FREEWAY, 3RD FL	HOUSTON	TX	77092	713-529-0045
34649	CENTRE INSURANCE COMPANY	ONE LIBERTY PLAZA, 165 BROADWAY 33F	NEW YORK	NY	10006-1404	212-859-2640
80896	CENTRE LIFE INSURANCE COMPANY	165 BROADWAY 33RD FL, ONE LIBERTY P	NEW YORK	NY	10006-1404	212-859-2643
42765	CENTURION CASUALTY COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-557-7271
62383	CENTURION LIFE INSURANCE COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-557-8154
94447	CENTURY LIFE ASSURANCE COMPANY	PO BOX 9510	WICHITA	KS	67277-0510	316-794-2200
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818-760-0880
37524	CHARTER INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
61808	CHARTER NATIONAL LIFE INSURANCE CO	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
10642	CHEROKEE INSURANCE COMPANY	34200 MOUND RD	STERLING HEIGHTS	MI	48310	800-201-0450
61824	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	PO BOX 6097	MACON	GA	31213-1399	478-477-0400
61832	CHESAPEAKE LIFE INSURANCE COMPANY THE	PO BOX 548801	OKLAHOMA CITY	OK	73154-8801	817-255-3100
22810	CHICAGO INSURANCE COMPANY	777 SAN MARIN DR	NOVATO	CA	94998	312-346-6400
61859	CHRISTIAN FIDELITY LIFE INSURANCE CO	2721 NORTH CENTRAL AVE	PHOENIX	AZ	85004	602-263-6666
10499	CHRYSLER INSURANCE COMPANY	27777 INKSTER RD CIMS#405-26-10	FARMINGTON HILLS	MI	48334-5326	800-782-9164
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
10052	CHUBB NATIONAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	317-321-6000
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212-592-6331
61875	CHURCH LIFE INSURANCE CORPORATION	445 FIFTH AVE	NEW YORK	NY	10016	212-592-1823
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	715-536-5577
71463	CICA LIFE INSURANCE COMPANY OF AMERICA	PO BOX 149151	AUSTIN	TX	78752	512-837-7100
64548	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	TWO LIBERTY PL, TL18A, 1601 CHESTNUT	PHILADELPHIA	PA	19192	215-761-1000
22004	CIM INSURANCE CORPORATION	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-603-5187
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
10677	CINCINNATI INSURANCE COMPANY THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513-870-2646
76236	CINCINNATI LIFE INSURANCE COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-603-5564
11665	CITIZENS INSURANCE COMPANY	PO BOX 436149	LOUISVILLE	KY	40253-6149	502-244-2420
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 W GRAND RIVER AVE	HOWELL	MI	48843	517-546-2160

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
61921	CITIZENS SECURITY LIFE INS CO	PO BOX 436149	LOUISVILLE	KY	40253-6149	502-244-2420
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3441
20532	CLARENDON NATIONAL INSURANCE COMPANY	466 LEXINGTON AVE STE 1900	NEW YORK	NY	10017	212-790-9700
25070	CLEARWATER INSURANCE COMPANY	300 FIRST STAMFORD PLC	STAMFORD	CT	06902	203-977-8024
33480	CLERMONT INSURANCE COMPANY	1255 CALDWELL ROAD, PO BOX 5725	CHERRY HILL	NJ	08034	630-210-0360
29114	CMG MORTGAGE ASSURANCE COMPANY	5910 MINERAL PT RD	MADISON	WI	53705	800-937-2644
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT RD	MADISON	WI	53701-0391	800-937-2644
30112	CNL/INSURANCE AMERICA INC	PO BOX 6097	MACON	GA	31208-6097	478-477-0400
31887	COFACE NORTH AMERICA INSURANCE COMPANY	535 BOYLSTON ST 9TH FL	BOSTON	MA	02116	609-469-0400
34347	COLONIAL AMERICAN CASUALTY AND SURETY CO	1400 AMER LN TW 1 19TH FL	SCHAUMBURG	IL	60196	847-413-5048
62049	COLONIAL LIFE & ACCIDENT INS CO	PO BOX 1365	COLUMBIA	SC	29202	803-798-7000
62065	COLONIAL PENN LIFE INSURANCE COMPANY	399 MARKET STREET	PHILADELPHIA	PA	19106	215-928-8000
10758	COLONIAL SURETY COMPANY	50 CHESTNUT RIDGE RD	MONTVALE	NJ	07645	201-573-8788
84786	COLORADO BANKERS LIFE INS CO	5990 GREENWOOD PLAZA BLVD	ENGLEWOOD	CO	80111	303-220-8500
41785	COLORADO CASUALTY INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
40371	COLUMBIA MUTUAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205-0618	573-474-6193
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	573-474-6193
76023	COLUMBIAN LIFE INSURANCE COMPANY	VESTAL PKWY E PO BOX 1381	BINGHAMTON	NY	13902	607-724-2472
62103	COLUMBIAN MUTUAL LIFE INSURANCE CO	VESTAL PKWY E PO BOX 1381	BINGHAMTON	NY	13902	607-724-2472
99937	COLUMBUS LIFE INSURANCE COMPANY	400 E 4TH ST	CINCINNATI	OH	45202-3302	513-361-6700
62146	COMBINED INSURANCE CO OF AMERICA	1000 N MILWAUKEE AVE	GLENVIEW	IL	60025	847-953-2025
19410	COMMERCE AND INDUSTRY INSURANCE CO	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	ONE LIBERTY PLAZA, 19TH FLOOR	NEW YORK	NY	10006	203-363-5200
18732	COMMERCIAL LOAN INSURANCE CORPORATION	3003 OAK RD	WALNUT CREEK	CA	94597	800-288-1970
81426	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	70 GENESEE ST	UTICA	NY	13502-3502	800-422-6200
84824	COMMONWEALTH ANNUITY AND LIFE INS CO	132 TURNPIKE ROAD STE 210	SOUTHBOROUGH	MA	01772	508-460-2410
10220	COMMONWEALTH INS COMPANY OF AMERICA	PO BOX 34069	SEATTLE	WA	98124	206-382-6670
92681	COMMUNITY HEALTH PLAN INSURANCE COMPANY	137 N BELT HIGHWAY	ST JOSEPH	MO	64506	816-271-1247
10794	COMPANION COMMERCIAL INSURANCE COMPANY	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
77828	COMPANION LIFE INSURANCE COMPANY	PO BOX 100102	COLUMBIA	SC	29202	803-735-1251
12157	COMPANION PROPERTY AND CASUALTY INS CO	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
60984	COMPENEFITS INSURANCE COMPANY	100 MANSELL COURT E STE 400	ROSWELL	GA	30076	770-998-8936
34711	COMPUTER INSURANCE COMPANY	10 WEYBOSSET ST, STE 502	PROVIDENCE	RI	02903-2818	401-431-2920
73504	CONGRESS LIFE INSURANCE COMPANY	PO BOX 10055	SCOTTSDALE	AZ	85271-0055	602-385-3625
62308	CONNECTICUT GENERAL LIFE INS CO	TWO LIBERTY PL, TL18A, 1601 CHESTNUT	PHILADELPHIA	PA	19192	215-761-1000
78174	CONSECO HEALTH INSURANCE COMPANY	11815 N PENNSYLVANIA ST	CARMEL	IN	46032	317-817-4300
60682	CONSECO INSURANCE COMPANY	11825 N PENNSYLVANIA ST	CARMEL	IN	46032	317-817-4000
65900	CONSECO LIFE INSURANCE CO	11815 N PENNSYLVANIA STREET	CARMEL	IN	46032	317-817-6400
32190	CONSTITUTION INSURANCE COMPANY	7 TIMES SQUARE 37TH FL	NEW YORK	NY	10036	212-754-7525
62359	CONSTITUTION LIFE INSURANCE COMPANY	PO BOX 958465	LAKE MARY	FL	32795-8465	407-995-8000
10204	CONSUMERS INSURANCE USA INC	PO BOX 12269	MURFREESBORO	TN	37129	615-896-6133
62375	CONSUMERS LIFE INSURANCE COMPANY	2060 EAST 9TH STREET	CLEVELAND	OH	44115	216-687-7000
71730	CONTINENTAL AMERICAN INSURANCE COMPANY	P O BOX 427	COLUMBIA	SC	29202	803-256-6265
62413	CONTINENTAL ASSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
20443	CONTINENTAL CASUALTY COMPANY	333 S WABASH 28FL	CHICAGO	IL	60604	312-822-5000
71404	CONTINENTAL GENERAL INSURANCE COMPANY	PO BOX 29136	MISSION	KS	66201	512-451-2224
28258	CONTINENTAL INDEMNITY COMPANY	10805 OLD MILL ROAD	OMAHA	NE	68154	402-827-3424
35289	CONTINENTAL INSURANCE COMPANY THE	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
68500	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	101 CONTINENTAL PLACE	BRENTWOOD	TN	37027	615-377-1300
10804	CONTINENTAL WESTERN INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
37206	CONTRACTORS BONDING & INSURANCE COMPANY	PO BOX 9271	SEATTLE	WA	98109-0271	206-628-7200
16411	COOPERATIVE MUTUAL INSURANCE COMPANY	3905 S 148TH ST STE 100	OMAHA	NE	16411	402-408-2177
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	PO BOX 6040	COLUMBIA	MO	65205-6040	573-817-2481
20982	COUNTRY CASUALTY INSURANCE COMPANY	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
94218	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	1701 TOWANDA AVE	BLOOMINGTON	IL	61701	309-821-3000
62553	COUNTRY LIFE INSURANCE COMPANY	1701 TOWANDA AVE	BLOOMINGTON	IL	61701-2057	309-821-3000
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	309-821-3000
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309-821-3000
10022	COUNTRYWAY INSURANCE COMPANY	PO BOX 4851	SYRACUSE	NY	13221-4851	315-634-5200
26492	COURTESY INSURANCE COMPANY	190 NW 12TH AVE	DEERFIELD BEACH	FL	33442	954-429-2103
81973	COVENTRY HEALTH AND LIFE INSURANCE CO	6705 ROCKLEDGE DR STE 900	BETHESDA	MD	20817-1814	717-671-2474
60040	COX HEALTH SYSTEMS INSURANCE COMPANY	PO 5750	SPRINGFIELD	MO	65801-5750	417-269-6762
30082	CPA INSURANCE COMPANY	PO BOX 250010	W BLOOMFIELD	MI	48325-0010	248-539-1675
56634	CROATIAN FRATERNAL UNION OF AMERICA	100 DELANEY DR	PITTSBURGH	PA	15235-5416	412-843-0380
80675	CROWN LIFE INSURANCE COMPANY	8525 E ORCHARD RD 2T3	GREENWOOD VILLAGE	CO	80111	306-751-6000
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	973-490-6929
56138	CSA FRATERNAL LIFE	PO BOX 3039	OAK BROOK	IL	60522-3039	630-472-0500
82880	CSI LIFE INSURANCE COMPANY	PO BOX 34888	OMAHA	NE	68134-0888	402-997-8000
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608-238-5851
62626	CUNA MUTUAL INSURANCE SOCIETY	P O BOX 391	MADISON	WI	53701-0391	608-238-5851
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715-346-6000
34924	DAKOTA TRUCK UNDERWRITERS	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
32271	DALLAS NATIONAL INSURANCE COMPANY	14160 DALLAS PKWY STE 500	DALLAS	TX	75254	800-533-0457
16624	DARWIN NATIONAL ASSURANCE COMPANY	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032-2571	860-284-1300
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	800-282-8913
37907	DEERBROOK INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
37184	DEERFIELD INSURANCE COMPANY	TEN PRKWAY N	DEERFIELD	IL	60015	847-572-6000
57088	DEGREE OF HONOR PROTECTIVE ASSOC	400 ROBERTS ST N	ST PAUL	MN	55101-2029	651-228-7600
35408	DELOS INSURANCE COMPANY	120 W 45TH ST 36TH FL	NEW YORK	NY	10036	212-702-3700
81396	DELTA DENTAL INSURANCE COMPANY	ONE DELTA DRIVE	MECHANICSBURG	PA	17055	717-766-8500
73474	DENTEGRA INSURANCE COMPANY	100 FIRST ST, MS: 12R	SAN FRANCISCO	CA	94105	717-766-8500

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
18813	DENTISTS BENEFITS INSURANCE COMPANY	10505 SE 17TH AVE	MILWAUKIE	OR	97222	503-228-6554
40975	DENTISTS INSURANCE COMPANY THE	PO BOX 1582	SACRAMENTO	CA	95812	916-554-5307
42587	DEPOSITORS INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	949-263-3310
10659	DIAMOND INSURANCE COMPANY	1515 E WOODFIELD RD SUITE 820	SCHAUMBURG	IL	60173-6046	847-230-1331
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610-664-1500
42781	DIRECT GENERAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217	615-399-4700
97705	DIRECT GENERAL LIFE INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217	615-399-4700
71919	DIRECT LIFE INSURANCE COMPANY	1281 MURFEESBORO RD	NASHVILLE	TN	37217	770-467-9900
23736	DIRECT NATIONAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37214	615-399-4700
36463	DISCOVER PROPERTY AND CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	651-310-7911
66214	DIXIE NATIONAL LIFE INSURANCE COMPANY	10689 N PENNSYLVANIA ST	INDIANAPOLIS	IN	46280	801-579-3488
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	185 GREENWOOD ROAD	NAPA	CA	94558	707-226-0100
33499	DORINCO REINSURANCE COMPANY	1320 WALDO AVE STE 200	MIDLAND	MI	48640	989-636-0047
19011	DRIVERS INSURANCE COMPANY	3039 PREMIERE PKWY STE 100	DULUTH	GA	30097	678-474-9004
62804	EASTERN LIFE AND HEALTH INSURANCE COMPANY	PO BOX 83149	LANCASTER	PA	17603	717-391-5767
14702	EASTGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
22926	ECONOMY FIRE & CASUALTY COMPANY	PO BOX 350	WARICK	RI	02887	800-638-4208
38067	ECONOMY PREFERRED INSURANCE COMPANY	PO BOX 350	WARICK	RI	02887	800-638-4208
40649	ECONOMY PREMIER ASSURANCE COMPANY	PO BOX 350	WARWICK	RI	02887	800-638-4208
21261	ELECTRIC INSURANCE COMPANY	75 SAM FONZO DR	BEVERLY	MA	01915	978-921-2080
62928	EMC NATIONAL LIFE COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-237-2114
25186	EMC PROPERTY & CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515-280-2511
88595	EMPHEYS INSURANCE COMPANY	PO BOX 740036	LOUISVILLE	KY	40201-7436	502-580-1000
21326	EMPIRE FIRE AND MARINE INSURANCE CO	1400 AMERICAN LANE, TOWER1 19TH FLO	SCHAUMBURG	IL	60196-1065	847-413-5048
84174	EMPLOYEES LIFE COMPANY (MUTUAL)	916 SHERWOOD DRIVE	LAKE BLUFF	IL	60044-2285	847-295-6000
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
68276	EMPLOYERS REASSURANCE CORPORATION	PO BOX 2981	MISSION	KS	66201	913-982-3700
32005	EMPLOYERS SECURITY INSURANCE COMPANY	8425 WOODFIELD CROSSING BLVD STE 1	INDIANAPOLIS	IN	46240	317-573-4884
15130	ENCOMPASS INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
10641	ENDURANCE AMERICAN INSURANCE COMPANY	767 THIRD AVE 5TH FL	NEW YORK	NY	10017	914-468-8000
11551	ENDURANCE REINSURANCE CORP OF AMERICA	333 WESTCHESTER AVE	WHITE PLAINS	NY	10604	914-468-8000
12747	ENVISION INSURANCE COMPANY	2181 E AURORA RD	TWINSBURG	OH	44087	330-405-8089
64149	EPIC LIFE INSURANCE COMPANY THE	PO BOX 14196	MADISON	WI	53714	608-221-6882
62952	EQUITABLE LIFE & CASUALTY INSURANCE CO	PO BOX 2460	SALT LAKE CITY	UT	84110-2460	801-579-3488
56057	EQUITABLE RESERVE ASSOCIATION	PO BOX 448	NEENAH	WI	54957-0448	920-722-1574
62510	EQUITRUST LIFE INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50266-5997	515-225-5400
28746	EQUITY INSURANCE COMPANY	PO BOX 8036	WACO	TX	76714-8036	254-776-4521
37915	ESSENTIA INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
12278	ESSEX BENEFITS INSURANCE COMPANY INC	12399 GRAVOIS RD	ST LOUIS	MO	63127-1702	314-656-3000
25712	ESURANCE INSURANCE COMPANY	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
21741	ESURANCE INSURANCE CO OF NEW JERSEY	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
30210	ESURANCE PROPERTY & CASUALTY INS CO	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
20516	EULER HERMES AMERICAN CREDIT INDEM CO	800 RED BROOK BLVD	OWINGS MILLS	MD	21117	410-753-0718
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-4034
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-4034
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	6140 PARKLAND BLVD STE 321	MAYFIELD HEIGHTS	OH	44124	440-229-3403
24961	EVERSPAN FINANCIAL GUARANTEE CORP	1 STATE ST PLZ 15TH FL	NEW YORK	NY	10004-1505	212-668-0340
10318	EXACT PROPERTY & CASUALTY	13950 RAMONA AVE	CHINO	CA	91710	323-932-3441
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614-764-1900
35181	EXECUTIVE RISK INDEMNITY INC	15 MOUNTAIN VIEW ROAD, PO BOX 1615	WARREN	NJ	07061	908-903-2000
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401-275-3000
44784	FAIRFIELD INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
18864	FAIRMONT INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
25518	FAIRMONT PREMIER INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
70742	FAMILY BENEFIT LIFE INSURANCE COMPANY	PO BOX 665	JEFFERSON CITY	MO	65102-0665	573-636-3181
77968	FAMILY HERITAGE LIFE INS CO OF AMERICA	PO BOX 470608	CLEVELAND	OH	44147-9998	440-922-5200
63053	FAMILY LIFE INSURANCE COMPANY	2727 ALLEN PKWY STE 500	HOUSTON	TX	77019-2115	713-529-0045
74004	FAMILY SERVICE LIFE INSURANCE COMPANY	7 HANOVER SQ MAIL ST H17J	NEW YORK	NY	10004	212-919-2702
63118	FARM BUREAU LIFE INSURANCE CO OF MISSOURI	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515-225-5400
12345	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	PO BOX 658	JEFFERSON CITY	MO	65109-4515	573-893-1400
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	PO BOX 344 656	ALBANY	NY	12201-0656	518-431-5040
19194	FARMERS ALLIANCE MUTUAL INSURANCE CO	PO BOX 1401	MCPHERSON	KS	67460-2846	620-241-2200
25704	FARMERS AND MERCHANTS INSURANCE COMPANY	5217 MARYLAND WAY STE 222	BRENTWOOD	TN	37027	615-370-4440
21628	FARMERS INSURANCE COMPANY INC	17000 W 19TH ST	OLATHE	KS	66061	913-564-0401
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051	323-932-3441
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	6785 WESTOWN PKWY	WEST DES MOINES	IA	50266-7732	515-282-9104
63177	FARMERS NEW WORLD LIFE INSURANCE CO	3003 77TH AVE SE	MERCER ISLAND	WA	98040	206-232-8400
16381	FARMERS UNION COOPERATIVE INSURANCE CO	6785 WESTOWN PARKWAY	DES MOINES	IA	50266	515-282-9104
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
10178	FCCI INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240-8424	800-226-3224
20281	FEDERAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	317-321-6000
63223	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	3750 WEST DEERFIELD RD	RIVERWOODS	IL	60015-3598	847-520-1900
63258	FEDERATED LIFE INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060	507-455-5200

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13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	507-455-5200
11118	FEDERATED RURAL ELECTRIC INS EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913-541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43460	FFG INSURANCE COMPANY	200 E RANDOLPH ST 18TH FL	CHICAGO	IL	60601	131-238-1952
25879	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
39306	FIDELITY AND DEPOSIT COMPANY MARYLAND	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196	847-413-5048
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
93696	FIDELITY INVESTMENTS LIFE INSURANCE CO	82 DEVONSHIRE STREET V5A	BOSTON	MA	02109-3605	801-537-2070
63290	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	1211 W22 STR STE 209	OAK BROOK	IL	60523	630-522-0392
25180	FIDELITY NATIONAL INSURANCE COMPANY	601 RIVERSIDE AVE BLD5	JACKSONVILLE	FL	32204	800-849-6140
16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INS	601 RIVERSIDE AVE BLDG V 2ND FL	JACKSONVILLE	FL	32204	800-849-6140
71870	FIDELITY SECURITY LIFE INSURANCE COMPANY	PO BOX 418131	KANSAS CITY	MO	64141-9131	816-756-1060
12815	FINANCIAL GUARANTY INSURANCE COMPANY	125 PARK AVE	NEW YORK	NY	10017	212-312-2716
19852	FINANCIAL INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-630-5000
18287	FINANCIAL SECURITY ASSURANCE INC	31 WEST 52ND STREET	NEW YORK	NY	10019	212-339-3492
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051-2478	323-932-3441
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415-899-2000
21784	FIREMENS INS COMPANY OF WASHINGTON DC	4820 LAKE BROOK DR STE 300	GLEN ALLEN	VA	23060	804-285-2700
10336	FIRST ACCEPTANCE INSURANCE COMPANY INC	PO BOX 23410	NASHVILLE	TN	37202	615-327-4888
69140	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	440 LINCOLN ST - S424	WORCESTER	MA	01653	508-460-2410
37710	FIRST AMERICAN PROPERTY & CASUALTY INS CO	PO BOX 1679	SANTA ANA	CA	92702-1679	714-560-7856
11591	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CO	3024 HARNEY ST	OMAHA	NE	68131-3580	718-803-7878
56332	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF	124950 CHAGRIN BLVD	BEACHWOOD	OH	44122-5634	800-464-4642
56340	FIRST CATHOLIC SLOVAK UNION OF THE UNITED ST	6611 ROCKSIDE RD	INDEPENDENCE	OH	44131-2398	216-642-9406
29980	FIRST COLONIAL INSURANCE COMPANY	1776 AMERICAN HERITAGE LIFE DRIVE	JACKSONVILLE	FL	62224	904-992-2985
64696	FIRST CONTINENTAL LIFE & ACCIDENT INS CO	12946 DAIRY ASHFORD STE 360	SUGARLAND	TX	77478	281-313-7150
10351	FIRST DAKOTA INDEMNITY COMPANY	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
11177	FIRST FINANCIAL INSURANCE COMPANY	238 INTERNATIONAL RD	BURLINGTOH	NC	27215	336-586-2500
84034	FIRST GUARANTY INSURANCE COMPANY	PO BOX 848	ASHDOWN	AR	71822-0848	870-898-5191
10676	FIRST GUARD INSURANCE COMPANY	200 NOKOMIS AVE S 4TH FL	VENICE	FL	34285	800-521-4287
90328	FIRST HEALTH LIFE & HEALTH INSURANCE CO	3200 HIGHLAND AV	DOWNERS GROVE	IL	60515	630-737-5750
63495	FIRST INVESTORS LIFE INSURANCE COMPANY	110 WALL STREET	NEW YORK	NY	10005	212-858-8200
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
42722	FIRST MARINE INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
24724	FIRST NATIONAL INS COMPANY OF AMERICA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
67652	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	1300 SOUTH CLINTON STREET	FORT WAYNE	IN	46802	800-323-1746
33383	FIRST PROFESSIONALS INSURANCE COMPANY INC	PO 44033	JACKSONVILLE	FL	32231-4033	904-360-3297
28519	FIRST SEALORD SURETY INC	789 E LANCASTER AVE	VILLANOVA	PA	19085	610-617-7202
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-6723
27626	FIRSTCOMP INSURANCE COMPANY	222 S 15TH ST #1200	OMAHA	NE	68102	402-926-0099
13978	FLORISTS MUTUAL INSURANCE COMPANY	#1 HORTICULTURAL LANE	EDWARDSVILLE	IL	62025	618-655-1804
11185	FOREMOST INSURANCE COMPANY	PO BOX 2450 L/C 1415	GRAND RAPIDS	MI	49501-2450	616-956-8476
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450 - L/C 1415	GRAND RAPIDS	MI	49501-2450	616-956-8476
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450 - L/C 1415	GRAND RAPIDS	MI	49501-2450	616-956-8476
91642	FORETHOUGHT LIFE INSURANCE COMPANY	ONE FORETHOUGHT CENTER	BATESVILLE	IN	47006	317-223-2700
71129	FORT DEARBORN LIFE INSURANCE COMPANY	1020 31ST STREET	DOWNERS GROVE	IL	60515-5591	800-633-3696
10801	FORTRESS INSURANCE COMPANY	6133 N. RIVER RD STE 650	ROSEMONT	IL	60018-5173	847-384-0062
10985	FORTUITY INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	989-652-6121
14249	FOUNDERS INSURANCE COMPANY	1645 E BIRCHWOOD AVE	DESPLAINES	IL	60018	847-768-0040
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	989-652-6121
62324	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	3100 BURNETT PLZ, 801 CHERRY ST	FORT WORTH	TX	76102	817-878-3300
99775	FUNERAL DIRECTORS LIFE INSURANCE CO	6550 DIRECTORS PRKWY	ABILENE	TX	79606	325-695-3412
12361	GALEN INSURANCE COMPANY	7165 DELMAR BLV STE 215	ST LOUIS	MO	63130	314-721-2366
63657	GARDEN STATE LIFE INSURANCE COMPANY	2450 S SHORE BLVD	LEAGUE CITY	TX	77573-2997	409-766-6027
21253	GARRISON PROPERTY AND CASUALTY INS CO	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-2211
28339	GATEWAY INSURANCE COMPANY	1401 S BRENTWOOD BLVD #1000, 10TH FL	ST LOUIS	MO	63144	314-373-3333
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
35882	GEICO GENERAL INS CO	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
63665	GENERAL AMERICAN LIFE INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	314-843-8700
24414	GENERAL CASUALTY COMPANY OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
18821	GENERAL CASUALTY INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
30007	GENERAL FIDELITY INSURANCE COMPANY	200 S COLLEGE STREET, NC1-014-11-38	CHARLOTTE	NC	28255	843-577-1364
93521	GENERAL FIDELITY LIFE INSURANCE CO	200 S COLLEGE STREET NC1-014-11-38	CHARLOTTE	NC	28255	843-577-1362
24732	GENERAL INSURANCE COMPANY OF AMERICA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203-328-5000
39322	GENERAL SECURITY NATIONAL INS COMPANY	199 WATER ST, 21ST FLOOR	NEW YORK	NY	10038	212-884-9087
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5700
97071	GENERALI USA LIFE REASSURANCE COMPANY	8330 WARD PARKWAY	KANSAS CITY	MO	64114	816-412-3650
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203-328-5000
37095	GENWORTH FINANCIAL ASSURANCE CORP	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
41432	GENWORTH HOME EQUITY INSURANCE CORP	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
65536	GENWORTH LIFE AND ANNUITY INS COMPANY	6604 W. BROAD ST, BLDG. 3, 5TH FLOOR	RICHMOND	VA	23230	804-662-2400
70025	GENWORTH LIFE INSURANCE COMPANY	6604 W BROAD ST	RICHMOND	VA	23230	804-662-2400
38458	GENWORTH MORTGAGE INSURANCE CORP	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
16675	GENWORTH MORTGAGE INSURANCE CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919-846-4100
29823	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
10799	GEOVERA INSURANCE COMPANY	4820 BUSINESS CENTER DR STE 200	FAIRFIELD	CA	94534-1900	800-785-2658
70939	GERBER LIFE INSURANCE COMPANY	1311 MAMARONECK AVENUE	WHITE PLAINS	NY	10605	914-272-4056
41343	GERLING AMERICA INSURANCE COMPANY	150 N WACKER DRIVE, STE 2900	CHICAGO	IL	60606	312-456-6798
11282	GERMANTOWN INSURANCE COMPANY	210 S FOURTH ST	PHILADELPHIA	PA	19106-3788	215-627-1752



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
56154	GLENER LIFE INSURANCE SOCIETY	PO BOX 1894	ADRIAN	MI	56154	517-263-2244
11312	GLOBE AMERICAN CASUALTY COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
91472	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	204 N ROBINSON	OKLAHOMA CITY	OK	73102	972-569-3636
11044	GMAC INSURANCE COMPANY ONLINE INC	PO BOX 3199	WINSTON SALEM	NC	27102-3199	336-435-2000
62286	GOLDEN RULE INSURANCE COMPANY	7440 WOODLAND DRIVE	INDIANAPOLIS	IN	46278-1719	317-290-8100
22063	GOVERNMENT EMPLOYEES INSURANCE CO	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
63967	GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	PO BOX 659567	SAN ANTONIO	TX	78265-9567	210-357-2222
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	317-388-4500
10322	GRANGE INDEMNITY INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
71218	GRANGE LIFE INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-449-5945
14060	GRANGE MUTUAL CASUALTY COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
26310	GRANITE RE INC	14001 QUAILBROOK DR	OKLAHOMA CITY	OK	73134	405-752-2600
23809	GRANITE STATE INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
10671	GRAY CASUALTY & SURETY COMPANY THE	PO BOX 6202	METAIRIE	LA	70009	504-888-7790
36307	GRAY INSURANCE COMPANY THE	PO BOX 6202	METAIRIE	LA	70009-6202	504-888-7790
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
26344	GREAT AMERICAN ASSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
10646	GREAT AMERICAN CONTEMPORARY INS COMPANY	580 WALNUT STREET	CINCINNATI	OH	45202-3180	513-369-5000
16691	GREAT AMERICAN INSURANCE COMPANY	580 WALNUT STREET 12TH FLOOR	CINCINNATI	OH	45202	513-369-5000
22136	GREAT AMERICAN INSURANCE CO OF NEW YORK	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
63312	GREAT AMERICAN LIFE INSURANCE COMPANY	PO BOX 5416	CINCINNATI	OH	45201-5420	513-357-3300
31135	GREAT AMERICAN SECURITY INSURANCE CO	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513-369-5000
33723	GREAT AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
25224	GREAT DIVIDE INSURANCE COMPANY	7233 E BUTHERUS DR	SCOTTSDALE	AZ	85260	480-951-0905
18694	GREAT MIDWEST INSURANCE COMPANY	9821 KATY FREEWAY #850	HOUSTON,	TX	77024	616-541-1500
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	317-321-6000
26654	GREAT NORTHWEST INSURANCE COMPANY	400 ROBERT STREET N ST 1100	ST PAUL	MN	55101	651-325-0060
90212	GREAT SOUTHERN LIFE INSURANCE COMPANY	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402-494-2411
80705	GREAT WEST LIFE ASSURANCE COMPANY	8515 ORCHARD ROAD	GREENWOOD VILLAGE	CO	80111	303-737-3000
71480	GREAT WESTERN INSURANCE COMPANY	PO BOX 3428	OGDEN	UT	84409-1428	801-689-1415
68322	GREAT-WEST LIFE & ANNUITY INSURANCE CO	8515 EAST ORCHARD ROAD	GREENWOOD VILLAGE	CO	80111	303-737-3000
56685	GREATER BENEFICIAL UNION OF PITTSBURGH	4254 CLAIRTON BLVD	PITTSBURGH	PA	15227-2612	800-765-4428
22187	GREATER NEW YORK MUTUAL INS CO	200 MADISON AVE	NEW YORK	NY	10016	212-683-9700
22322	GREENWICH INSURANCE COMPANY	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146, PO BOX 790	GRINNELL	IA	50112-0790	641-269-8000
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	641-269-8000
36650	GUARANTEE CO OF NORTH AMERICA USA THE	25800 NORTHWESTERN HIGHWAY, # 720	SOUTHFIELD	MI	48075-8410	248-281-0281
11398	GUARANTEE INSURANCE COMPANY	401 EAST LAS OLAS BLVD STE 1540	FORT LAUDERDALE	FL	33180	954-670-2900
64211	GUARANTEE TRUST LIFE INSURANCE CO	1275 MILWAUKEE AVE	GLENVIEW	IL	60025-2489	847-699-0600
64238	GUARANTY INCOME LIFE INSURANCE COMPANY	PO BOX 2231	BATON ROUGE	LA	70821	225-383-0355
78778	GUARDIAN INSURANCE & ANNUITY COMPANY INC	7 HANOVER SQ, MAIL STATION H23C	NEW YORK	NY	10004	212-919-2702
64246	GUARDIAN LIFE INSURANCE CO OF AMERICA	7 HANOVER SQ MAIL ST H17J	NEW YORK	NY	10004	212-919-2702
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH RD	W DES MOINES	IA	50265-3536	515-267-5000
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515-267-5000
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515-267-5000
14559	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265-0600	515-267-5000
42811	GULF UNDERWRITERS INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
34037	HALLMARK INSURANCE COMPANY	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
36064	HANOVER AMERICAN INSURANCE COMPANY THE	440 LINCOLN ST	WORCESTER	MA	01653	508-853-7200
22292	HANOVER INSURANCE COMPANY THE	440 LINCOLN STREET	WORCESTER	MA	01653	508-853-7200
10829	HARBOR POINT REINSURANCE US INC	4 ESSEX AVENUE	BERNARDSVILLE	NJ	07924	908-630-2700
21806	HARBOR SPECIALTY INSURANCE COMPANY	466 LEXINGTON AVE STE 1900	NEW YORK	NY	10017	212-790-9700
26433	HARCO NATIONAL INSURANCE COMPANY	702 OBERLIN ROAD	RALEIGH	NC	27605	847-321-4800
23582	HARLEYSVILLE INSURANCE COMPANY	355 MAPLE AVENUE	HARLEYSVILLE	PA	19438-2297	215-256-5000
14516	HARLEYSVILLE LAKE STATES INSURANCE CO	355 MAPLE AVENUE	HARLEYSVILLE	PA	19438-2297	215-256-5000
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVENUE	HARLEYSVILLE	PA	19438-2297	215-256-5000
35696	HARLEYSVILLE PREFERRED INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
26182	HARLEYSVILLE WORCESTER INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
22357	HARTFORD ACCIDENT & INDEMNITY CO	HARTFORD PLZ	HARTFORD	CT	06115	860-547-5000
29424	HARTFORD CASUALTY INSURANCE CO	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
19682	HARTFORD FIRE INSURANCE COMPANY	ONE HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
37478	HARTFORD INS COMPANY OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
70815	HARTFORD LIFE AND ACCIDENT INSURANCE CO	HARTFORD PLAZA	HARTFORD	CT	06104-2999	860-547-5000
71153	HARTFORD LIFE AND ANNUITY INSURANCE CO	HARTFORD PLAZA	HARTFORD	CT	06104-2999	860-547-5000
88072	HARTFORD LIFE INSURANCE COMPANY	PO BOX 2999	HARTFORD	CT	06104-2999	860-547-5000
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860-722-1866
29890	HARTFORD STEAM BOILER INSPECTION AND INS CO	PO BOX 0299	HARTFORD	CT	06141-0299	860-722-5057
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	ONE HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	931-381-5406
36919	HAWKEYE SECURITY INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
36781	HCC INSURANCE COMPANY	13403 NW FRWY	HOUSTON	TX	77040	713-462-1000
92711	HCC LIFE INSURANCE COMPANY	225 TOWNPARK DRIVE STE 145	KENNESAW	GA	30144	770-973-9851
78611	HCSC INSURANCE SERVICES COMPANY	300 EAST RANDOLPH STREET	CHICAGO	IL	60601	312-653-6000
35904	HEALTH CARE INDEMNITY INC	PO BOX 555	NASHVILLE	TN	37203	615-344-5807
70670	HEALTH CARE SERVICE CORPORATION	300 E RANDOLPH	CHICAGO	IL	60601-5099	312-653-6000
66141	HEALTH NET LIFE INSURANCE COMPANY	21281 BURBANK BLVD B3	WOODLAND HILLS	CA	91367-0000	818-676-8256
92908	HEALTHMARKETS INSURANCE COMPANY	9151 BLVD 26	NORTH RICHLAND HIL	TX	76180	817-255-3100
12902	HEALTHSPRING LIFE & HEALTH INS COMPANY INC	2900 N LOOP W STE 1300	HOUSTON	TX	77092	615-565-8100
78972	HEALTHY ALLIANCE LIFE INSURANCE CO	1831 CHESTNUT	ST LOUIS	MO	63103	414-459-6833
32077	HERITAGE CASUALTY INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	847-605-3000
39527	HERITAGE INDEMNITY COMPANY	7125 W JEFFERSON AVE	LAKEWOOD	CO	90235	303-987-5500

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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
64394	HERITAGE LIFE INSURANCE COMPANY	500 VIRGINIA DR	FORT WASHINGTON	PA	19034	215-542-4590
62421	HERITAGE UNION LIFE INSURANCE COMPANY	1805 MONUMENT AVE SUITE 201	RICHMOND	VA	23220	804-212-2824
35599	HIGHMARK CASUALTY INSURANCE COMPANY	120 FIFTH AVE STE P6504, FIFTH AVENUE	PITTSBURGH	PA	15222-3099	800-328-5433
10068	HILLSTAR INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
10200	HISCOX INSURANCE COMPANY INC	PO BOX 520	GENEVA	IL	60134	630-232-2100
71768	HM HEALTH INSURANCE COMPANY	120 FIFTH AVE	PITTSBURGH	PA	15222	412-544-6902
93440	HM LIFE INSURANCE COMPANY	PO BOX 535061	PITTSBURGH	PA	15253-5061	800-328-5433
14206	HOLYOKE MUTUAL INS COMPANY IN SALEM	HOLYOKE SQUARE	SALEM	MA	01970-6506	309-821-3000
26638	HOME-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1383
64505	HOMESTEADERS LIFE COMPANY	PO BOX 1756	DES MOINES	IA	50306-1756	515-440-7777
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
64513	HORACE MANN LIFE INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
22756	HORACE MANN PROPERTY & CASUALTY INS CO	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217-789-2500
93777	HOUSEHOLD LIFE INSURANCE COMPANY	200 SOMERSET CORPORATE BLVD, #100	BRIDGEWATER	NJ	08807	908-203-2620
10069	HOUSING AUTHORITY PROPERTY INS A MUTUAL CO	189 COMMERCE COURT	CHESIRE	CT	06410	203-272-8220
38849	HOUSTON GENERAL INSURANCE COMPANY	ONE BEACON ST	CANTON	MA	02021	781-332-7000
28657	HSBC INSURANCE COMPANY OF DELAWARE	200 SOMERSET CORP BLVD, SUITE 100	BRIDGEWATER	NJ	08807	908-203-2640
25054	HUDSON INSURANCE COMPANY	300 FIRST STAMFORD PL, 6TH FL	STAMFORD	CT	06902	212-978-2876
73288	HUMANA INSURANCE COMPANY	PO BOX 740036	LOUISVILLE	KY	40201-7436	920-336-1100
70580	HUMANADENTAL INSURANCE COMPANY	PO BOX 740036	LOUISVILLE	KY	40201-7436	920-336-1100
97764	IDEALIFE INSURANCE COMPANY	695 E MAIN ST D6-LEGAL	STAMFORD	CT	06901	203-352-3000
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	3500 PACKERLAND DR	DEPERE	WI	54115	920-330-5100
64580	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	300 S W ADAMS ST	PEORIA	IL	61634-0001	309-674-8255
23817	ILLINOIS NATIONAL INSURANCE COMPANY	80 PINE STREET 5TH FLOOR	NEW YORK	NY	10005	212-770-7000
63533	IMERICA LIFE AND HEALTH INSURANCE COMPANY	304 INVERNESS WAY SOUTH, STE 465	ENGLEWOOD	CO	80112	303-706-1200
11487	IMPERIAL CASUALTY AND INDEMNITY COMPANY	8000 WARREN PKWY STE 300	FRISCO	TX	75034	405-943-6650
44369	IMPERIAL FIRE AND CASUALTY INSURANCE CO	PO BOX 753	OPELOUSAS	LA	70571-0753	337-942-5691
14257	IMT INSURANCE COMPANY (MUTUAL)	PO BOX 1336	DES MOINES	IA	50305-1336	515-327-2735
43575	INDEMNITY INS COMPANY OF NORTH AMERICA	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
26581	INDEPENDENCE AMERICAN INSURANCE COMPANY	485 MADISON AVE 14 FL	NEW YORK	NY	10022	212-355-4141
64602	INDEPENDENCE LIFE AND ANNUITY COMPANY	ONE SUN LIFE EXECUTIVE PARK SC3318	WELLESLEY HILLS	MA	02481	781-446-1523
29831	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	2 EAST CHASE ST MAIL STAT #55	BALTIMORE	MD	21202	410-385-6990
58068	INDEPENDENT ORDER OF FORESTERS THE	789 DON MILLS RD	DON MILLS ONT CANA	CN	M3C 1T9	416-429-3000
14265	INDIANA LUMBERMENS MUTUAL INSURANCE CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	800-428-1441
81779	INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	2400 WEST 75TH ST	PRAIRIE VILLAGE	KS	66208-3509	913-432-1451
84514	INDUSTRIAL ALLIANCE PACIFIC INS AND FINANCIAL	PO BOX 8118	BLAINE	WA	98231-2108	604-734-1667
39497	INFINITY ASSURANCE INSURANCE COMPANY	3700 COLONNADE PKWY 6TH FL	BIRMINGHAM	AL	35243	205-870-4000
11738	INFINITY AUTO INSURANCE COMPANY	3700 COLONNADE PKWY 6TH FL	BIRMINGHAM	AL	35243	205-870-4000
21792	INFINITY CASUALTY INSURANCE COMPANY	3700 COLONNADE PRKWY	BIRMINGHAM	AL	35243	205-870-4000
10061	INFINITY INDEMNITY INSURANCE COMPANY	3700 COLONNADE PKWY 6TH FL	BIRMINGHAM	AL	35243	205-870-4000
22268	INFINITY INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
37001	INFINITY PREMIER INSURANCE COMPANY	3700 COLONNADE PARKWAY	BIRMINGHAM	AL	35243	205-870-4000
16802	INFINITY SAFEGUARD INSURANCE COMPANY	3700 COLONNADE PRKWY	BIRMINGHAM	AL	35243	205-870-4000
20260	INFINITY SELECT INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
31925	INFINITY SPECIALITY INSURANCE COMPANY	3700 COLONNADE PRKWY	BIRMINGHAM	AL	35243	205-870-4000
12599	INFINITY STANDARD INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35283-0189	205-870-4000
86509	ING LIFE INSURANCE AND ANNUITY COMPANY	5780 POWERS FERRY ROAD NW	ATLANTA	GA	30327-4390	860-580-4646
80942	ING USA ANNUITY AND LIFE INSURANCE COMPANY	1475 DUNWOODY DR	WEST CHESTER	PA	19380	515-698-7000
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
38806	INSURA PROPERTY AND CASUALTY INSURANCE CO	150 HARVESTER DR STE 300	BARR RIDGE	IL	60527-5965	972-728-6300
26700	INSURANCE COMPANY OF ILLINOIS	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
19429	INSURANCE CO OF THE STATE OF PENNSYLVANIA	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	858-350-2400
10922	INSUREMAX INSURANCE COMPANY	PO BOX 607	NEWBURGH	IN	47629-0607	812-858-4100
22780	INTEGON GENERAL INSURANCE CORPORATION	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27152-3199	336-435-2000
22772	INTEGON INDEMNITY CORPORATION	PO BOX 3199 GMAC INS	WINSTON SALEM	NC	27102-3199	336-435-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-435-2000
74780	INTEGRITY LIFE INSURANCE COMPANY	400 BROADWAY	CINCINNATI	OH	45202-3341	513-629-1800
10037	INTERLEX INSURANCE COMPANY	909 E REPUBLIC RD BLDG G STE 100	SPRINGFIELD	MO	65807	417-889-1010
33367	INTERMED INSURANCE COMPANY	909 E REPUBLIC RD BLDG G STE 100	SPRINGFIELD	MO	65807	417-889-1010
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	973-624-7200
22837	INTERSTATE INDEMNITY COMPANY	777 SAN MARIN DR	NOVATO	CA	94998	312-346-6400
64831	INTRAMERICA LIFE INSURANCE COMPANY	100 MOTOR PKWY STE 132	HAUPPAUGE	NY	11788	847-402-6018
10749	INTREPID INSURANCE COMPANY	36455 CORPORATE DR	FARMINGTON HILLS	MI	48331	248-991-6546
85189	INVESTORS CONSOLIDATED INSURANCE COMPANY	2727 ALLEN PRKWY WORTHAN TWR #500	HOUSTON	TX	77019	713-529-0045
64904	INVESTORS HERITAGE LIFE INSURANCE COMPANY	PO BOX 717	FRANKFORT	KY	40602-0717	502-223-2361
64939	INVESTORS INSURANCE CORPORATION	PO BOX 56050	JACKSONVILLE	FL	32241-6050	904-260-6990
63487	INVESTORS LIFE INS CO OF NORTH AMERICA	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
14338	IOWA MUTUAL INSURANCE COMPANY	PO BOX 290	DEWITT	IA	52742-0290	563-659-3231
23647	IRONSHORE INDEMNITY INC	ONE LIBERTY PLAZA, 19TH FL	NEW YORK	NY	10006	646-826-6600
32921	ISMIE MUTUAL INSURANCE COMPANY	20 NORTH MICHIGAN AVE STE 700	CHICAGO	IL	60602	312-782-2749
89958	J M I C LIFE INSURANCE COMPANY	190 NW 12TH AVENUE	DEERFIELD BEACH	FL	33442	954-429-2375
65056	JACKSON NATIONAL LIFE INSURANCE COMPANY	1 CORPORATE WAY	LANSING	MI	48951	517-381-5500
11630	JEFFERSON INSURANCE COMPANY	2805 NORTH PARHAM RD MAIL STOP 100	RICHMOND	VA	23294	800-497-4602
64017	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	9920 CORP CAMPUS DR #1000	LOUISVILLE	KY	40223	502-587-7626
94072	JEFFERSON STANDARD LIFE INSURANCE COMPANY	P O BOX 21008	GREENSBORO	NC	27420-1008	336-691-4995
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	920-521-2379
65080	JOHN ALDEN LIFE INSURANCE COMPANY	PO BOX 3050, 501 W MICHIGAN ST	MILWAUKEE	WI	53203	651-361-4587
93610	JOHN HANCOCK LIFE & HEALTH INS COMPANY	197 CLARENDON ST	BOSTON	MA	02117	617-572-6000
65099	JOHN HANCOCK LIFE INSURANCE COMPANY	PO BOX 111	BOSTON	MA	02117-0111	617-572-6000

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
65838	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	PO BOX 111, B-5-4	BOSTON	MA	02117	416-926-0100
90204	JOHN HANCOCK VARIABLE LIFE INSURANCE CO	PO BOX 717	BOSTON	MA	02117-0717	617-572-6000
60053	KAISER PERMANENTE INSURANCE COMPANY	300 LAKESIDE DR 26TH FLOOR	OAKLAND	CA	94612	877-847-7572
65110	KANAWHA INSURANCE COMPANY	PO BOX 610	LANCASTER	SC	29720	803-283-5300
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	785-228-0000
65129	KANSAS CITY LIFE INSURANCE COMPANY	PO BOX 219139	KANSAS CITY	MO	64121-9139	816-753-7000
34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	PO BOX 2307	TOPEKA	KS	66612	785-232-2224
27138	KEMPER CASUALTY INSURANCE COMPANY	1 KEMPER DRIVE F-3	LONG GROVE	IL	60049-0001	847-320-3127
10914	KEMPER INDEPENDENCE INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
90557	KEMPER INVESTORS LIFE INS CO	15375 SE 30TH PLACE, STE 310	BELLEVUE	WA	98007	425-577-5100
13073	KEYSTONE MUTUAL INSURANCE COMPANY	400 CHESTERFIELD CTR STE 400	CHESTERFIELD	MO	63017	636-537-7756
13722	KNIGHTBROOK INSURANCE COMPANY	927 WEST MAIN STREET	VALLEY VIEW	PA	17983	215-864-3635
58033	KNIGHTS OF COLUMBUS	ONE COLUMBUS PLAZA	NEW HAVEN	CT	06510-3326	203-752-4228
29750	KODIAK INSURANCE COMPANY	1311 MAMARONECK AVE STE 135	WHITE PLAINS	NY	10605	914-683-8008
65242	LAFAYETTE LIFE INSURANCE COMPANY THE	PO BOX 7007	LAFAYETTE	IN	47903-7007	765-477-7411
26077	LANCER INSURANCE COMPANY	PO BOX 9004	LONG BEACH	NY	11561-9004	516-431-4441
71595	LEWER LIFE INSURANCE COMPANY	PO BOX 32395	KANSAS CITY	MO	64171-5395	816-753-4390
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	200 EAST LEXINGTON STREET, SUITE 501	BALTIMORE	MD	21202	410-625-0800
13307	LEXON INSURANCE COMPANY	10002 SHELBYVILLE RD STE 100	LOUISVILLE	KY	40223	502-253-6500
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
19917	LIBERTY INSURANCE UNDERWRITERS INC.	175 BERKELEY ST	BOSTON	MA	02116-5066	212-208-8834
65315	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	175 BERKELEY STREET	BOSTON	MA	02117	603-749-2600
61492	LIBERTY LIFE INSURANCE COMPANY	PO BOX 1389	GREENVILLE	SC	29602-1389	864-609-3600
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
65331	LIBERTY NATIONAL LIFE INSURANCE COMPANY	PO BOX 2612	BIRMINGHAM	AL	35202-2612	205-325-2864
11746	LIBERTY PERSONAL INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
65498	LIFE INSURANCE COMPANY OF NORTH AMERICA	TWO LIBERTY PL, TL18A, 1601 CHESTNUT	PHILADELPHIA	PA	19192	215-761-1000
65528	LIFE INSURANCE COMPANY OF THE SOUTHWEST	NATIONAL LIFE DR	MONTPELIER	VT	05604	214-638-7100
97691	LIFE OF THE SOUTH INSURANCE COMPANY	PO BOX 44130	JACKSONVILLE	FL	32202	904-350-9660
77720	LIFESECURE INSURANCE COMPANY	10559 CITATION DR STE 300	BRIGHTON	MI	48116	810-220-7700
65595	LINCOLN BENEFIT LIFE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	800-525-9287
33855	LINCOLN GENERAL INSURANCE COMPANY	PO BOX 3709	YORK	PA	17402-0136	717-757-0000
65927	LINCOLN HERITAGE LIFE INSURANCE COMPANY	4343 EAST CAMELBACK ROAD STE 400	PHOENIX	AZ	85018-2758	602-957-1650
62057	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	100 MADISON ST SUITE 1860	SYRACUSE	NJ	13202-2802	315-428-8400
65676	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1300 SOUTH CLINTON STREET	FORT WAYNE	IN	46802	260-455-2000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717-626-4751
36447	LM GENERAL INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
33600	LM INSURANCE CORPORATION	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
36439	LM PERSONAL INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B,	BOSTON	MA	02117	617-357-9500
32352	LM PROPERTY AND CASUALTY INSURANCE CO	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
76694	LONDON LIFE REINSURANCE COMPANY	PO BOX 1120	BLUE BELL	PA	19422-0778	215-542-7200
68446	LONGEVITY INSURANCE COMPANY	3900 DALLAS PKWY STE 200	PLANO	TX	75093	800-223-2440
65722	LOYAL AMERICAN LIFE INSURANCE COMPANY	PO BOX 559004	AUSTIN	TX	78755-9004	512-451-2224
56758	LOYAL CHRISTIAN BENEFIT ASSOCIATION	PO BOX 13005	ERIE	PA	16514-1305	814-453-4331
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	KEMPER CENTER	LONG GROVE	IL	60049-0001	847-320-3127
23108	LUMBERMENS UNDERWRITING ALLIANCE	1905 NW CORPORATE BLVD	BOCA RATON	FL	33431	561-994-1900
35769	LYNDON PROPERTY INSURANCE COMPANY	14755 N OUTER FORTY DR #400	ST LOUIS	MO	63017	636-536-5695
10051	LYNDON SOUTHERN INSURANCE COMPANY	PO BOX 157	MARKSVILLE	LA	71351-0157	904-350-9660
14443	MADISON MUTUAL INSURANCE COMPANY	PO BOX 129	EDWARDSVILLE	IL	62025-0129	618-656-3410
65781	MADISON NATIONAL LIFE INSURANCE CO INC	1241 JOHN Q HAMMONDS DR	MADISON	WI	53717	800-356-9601
61018	MAGNA INSURANCE COMPANY	PO BOX 4019	GULFPORT	MS	39502	602-200-6900
60321	MAMSI LIFE AND HEALTH INSURANCE COMPANY	4 TAFT COURT	ROCKVILLE	MD	20850	301-294-1578
65870	MANHATTAN LIFE INSURANCE COMPANY	2727 ALLEN PRKWY, 5TH FL WORTHAM T	HOUSTON	TX	77019-2115	212-582-2819
67083	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	PO 5420	CINCINNATI	OH	45201-5420	513-357-3300
36897	MANUFACTURERS ALLIANCE INSURANCE CO	380 SENTRY PRKWY	BLUE BELL	PA	19422-0754	610-397-5109
28932	MARKEL AMERICAN INSURANCE COMPANY	PO BOX 906	PEWAUKEE	WI	53072-0906	262-548-9880
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	847-572-6000
87394	MARQUETTE INFEMNITY & LIFE INSURANCE CO	101 N FIRST AVE STE 2460	PHOENIX	AZ	85003	314-909-9100
71072	MARQUETTE NATIONAL LIFE INSURANCE CO	1001 HEATHROW PARK LANE STE 5001	LAKE MARY	FL	32746	407-995-8000
19356	MARYLAND CASUALTY COMPANY	1400 AMRCN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
22306	MASSACHUSETTS BAY INSURANCE COMPANY	440 LINCOLN STREET	WORCESTER	MA	01653	508-853-7200
65935	MASSACHUSETTS MUTUAL LIFE INSURANCE CO	1295 STATE ST	SPRINGFIELD	MA	01111-0001	413-788-8411
21296	MAX AMERICA INSURANCE COMPANY	9020 STONY POINT PRKWY STE 325	RICHMOND	VA	23235	804-287-6900
10784	MAXUM CASUALTY INSURANCE COMPANY	6455 E JOHNS CROSSING STE 325	DULUTH	GA	30097	678-597-4500
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914-273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914-273-4545
69515	MEDAMERICA INSURANCE COMPANY	PO BOX 41930	ROCHESTER	NY	14604-0620	585-238-4659
63762	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	100 PARSONS POND DR BLDG F3	FRANKLIN LAKES	NJ	07417-2603	717-691-4156
33391	MEDICAL ASSURANCE COMPANY INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205-877-4400
74322	MEDICAL BENEFITS MUTUAL LIFE INS CO	PO BOX 1009	NEWARK	OH	43055	740-522-8425
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573-893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46835	260-485-9622
31119	MEDICO INSURANCE COMPANY	PO BOX 3477	OMAHA	NE	68103-0477	402-391-6900
71471	MEDICO LIFE INSURANCE COMPANY	PO BOX 3477	OMAHA	NE	78103	978-261-3063
12754	MEDICUS INSURANCE COMPANY	8500 SHOAL CREEK BLVD BLDG 3 #200	AUSTIN	TX	78757	512-467-2800
22241	MEDMARC CASUALTY INSURANCE COMPANY	PO BOX 10809	CHANTILLY	VA	20153-0809	703-652-1300
97055	MEGA LIFE AND HEALTH INSURANCE CO THE	9151 GRAPEVINE HWY	NORTH RICHLAND HIL	TX	76180	817-255-3100
86126	MEMBERS LIFE INSURANCE COMPANY	PO BOX 391	MADISON	WI	53705	608-238-5851
21229	MEMBERSELECT INSURANCE COMPANY	1 AUTO CLUB DRIVE	DEARBORN	MI	48126	313-336-9002
11030	MEMIC INDEMNITY COMPANY	PO BOX 11409	PORTLAND	ME	04104	207-791-3300
22454	MENDAKOTA INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102-1309	800-422-0794

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
33650	MENDOTA INSURANCE COMPANY	2805 DODD RD STE 300	EAGAN	MN	55121	800-422-0794
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423-296-7411
14494	MERCHANTS BONDING COMPANY (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515-243-8171
11529	MERCY HEALTH PLANS	14528 S OUTER 40 SUITE 300	CHESTERFIELD	MO	63017-5705	314-214-8100
10502	MERIDIAN CITIZENS MUTUAL INSURANCE CO	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	614-464-5000
23353	MERIDIAN SECURITY INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	614-464-5000
65951	MERIT LIFE INSURANCE CO	PO BOX 39	EVANSVILLE	IN	47701-0039	812-468-5839
24821	MERITPLAN INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
79022	MERRILL LYNCH LIFE INSURANCE COMPANY	1700 MERRILL LYNCH DR 3RD FL	PENNINGTON	NJ	08534	319-355-8511
87726	METLIFE INSURANCE COMPANY OF CONNECTICUT	18210 CRANE NEST DRIVE/3RD FL	TAMPA	FL	33647	813-983-4100
93513	METLIFE INVESTORS INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	813-983-4100
61050	METLIFE INVESTORS USA INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	813-983-4100
40169	METROPOLITAN CASUALTY INSURANCE COMPANY	PO BOX 350	WARWICK	RI	02887	800-638-4208
25321	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	PO BOX 350	WARWICK	RI	02887	800-638-4208
39950	METROPOLITAN GENERAL INSURANCE COMPANY	700 QUAKER LANE	WARWICK	RI	02886	800-638-4208
34339	METROPOLITAN GROUP PROPERTY & CAS INS CO	PO BOX 350	WARWICK	RI	02887	800-638-4208
65978	METROPOLITAN LIFE INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	212-578-2211
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	BOX 350	WARWICK	RI	02887	800-638-4208
97136	METROPOLITAN TOWER LIFE INSURANCE CO	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	813-983-4100
27014	MFS MUTUAL INSURANCE COMPANY	365 W BURLINGTON AVE	BURLINGTON	IA	52601	800-752-0966
40150	MGA INSURANCE COMPANY INC	PO BOX 199023	DALLAS	TX	75219-9023	972-629-4301
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWAUKEE	WI	53202	800-558-9900
10682	MGIC CREDIT ASSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
18740	MGIC INDEMNITY CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
38660	MIC GENERAL INSURANCE CORPORATION	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	336-435-2000
38601	MIC PROPERTY AND CASUALTY INS CORP	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
14508	MICHIGAN MILLERS MUTUAL INSURANCE CO	PO BOX 30060	LANSING	MI	48909-7560	517-482-6211
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3441
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101	918-587-7221
15380	MID-CONTINENT INSURANCE COMPANY	1437 S BOULDER STE 200	TULSA	OK	74119	918-587-7221
23434	MIDDLESEX INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
66044	MIDLAND NATIONAL LIFE INSURANCE COMPANY	ONE SAMMONS PLAZA	SIOUX FALLS	SD	57193	605-373-2371
13126	MIDWEST BUILDERS' CASUALTY MUTUAL CO	1100 WALNUT STE 3010	KANSAS CITY	MO	64106	816-474-7799
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	14755 N OUTER FORTY DR STE 300	CHESTERFIELD	MO	63017	636-449-7000
23574	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	PO BOX 9425	MINNEAPOLIS	MN	55440-9425	763-951-7000
10895	MIDWEST INSURANCE COMPANY	300 S BRADFORDTON RD	SPRINGFIELD	IL	62711	217-726-6811
16942	MIDWEST MEDICAL INSURANCE COMPANY	7650 EDINBOROUGH WAY STE 400	MINNEAPOLIS	MN	55435	952-838-6766
66087	MIDWEST NATIONAL LIFE INS CO OF TENNESSEE	9151 GRAPEVINE HWY	NORTH RICHLAND HIL TX	TX	76180	817-255-3100
79480	MIDWEST SECURITY LIFE INSURANCE COMPANY	2700 MIDWEST DRIVE	ONALASKA	WI	54640-8764	608-783-7130
23515	MIDWESTERN INDEMNITY COMPANY THE	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
66109	MIDWESTERN UNITED LIFE INSURANCE COMPANY	5780 POWERS FERRY RD NW	ATLANTA	GA	30327-4390	777-980-5100
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618-463-3636
14583	MILLERS FIRST INSURANCE COMANY	PO BOX 9006	ALTON	IL	62002-9006	618-463-3636
26662	MILWAUKEE CASUALTY INSURANCE CO	12790 MERIT DR, T7/FL 13	DALLAS	TX	75265	214-360-8000
42234	MINNESOTA LAWYERS MUTUAL INSURANCE CO	333 S 7TH ST STE 2200	MINNEAPOLIS	MN	55402	651-341-4530
66168	MINNESOTA LIFE INSURANCE COMPANY	400 NORTH ROBERT ST	ST PAUL	MN	55101-2098	651-665-4284
11964	MISSOURI DOCTORS MUTUAL INSURANCE CO	PO BOX 914	ST JOSEPH	MO	64502	816-901-9950
10191	MISSOURI EMPLOYERS MUTUAL INSURANCE CO	101 N KEENE STREET	COLUMBIA	MO	65201	573-499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	573-893-5300
32654	MISSOURI PHYSICIANS ASSOCIATES	101 S HANLEY RD STE 1250	ST LOUIS	MO	63105	314-727-4555
11582	MISSOURI PROFESSIONALS MUTUAL	287 N LINDBERGH BLVD	ST LOUIS	MO	63141	314-587-8000
00103	MISSOURI PROPERTY INS PLACEMENT FACILITY	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	
76040	MISSOURI VALLEY LIFE AND HEALTH INS CO	2301 MAIN	KANSAS CITY	MO	64108-2428	816-395-2750
20362	MITSUI SUMITOMO INSURANCE CO OF AMERICA	15 INDEPENDENCE BLVD	WARREN	NJ	07059	908-604-2900
22551	MITSUI SUMITOMO INSURANCE USA INC	PO BOX 4602	WARREN	NJ	07059-0602	908-604-2900
70416	MML BAY STATE LIFE INSURANCE COMPANY	1295 STATE ST	SPRINGFIELD	MA	01111	413-788-8411
23655	MODERN SERVICE INSURANCE COMPANY	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
57541	MODERN WOODMEN OF AMERICA	1701 1ST AVE	ROCK ISLAND	IL	61201-8724	309-786-6481
69647	MOLINA HEALTHCARE INSURANCE COMPANY	2277 FAIR OAKS BLVD #440	SACRAMENTO	CA	95825	562-435-3666
81442	MONITOR LIFE INSURANCE CO OF NEW YORK	COMMERICAL TRAVELERS BLDG	UTICA	NY	13502-3587	800-422-6200
32506	MONROE GUARANTY INSURANCE COMPANY	6300 UNIVERSITY PKWY	SARASOTA	FL	34240	800-226-3224
66281	MONUMENTAL LIFE INSURANCE COMPANY	4333 EDGEWOOD RD NE	CEDAR RAPIDS	IA	52499-3210	319-355-8511
66370	MONY LIFE INSURANCE COMPANY	1290 AVENUE OF THE AMERICAS	NEW YORK	NY	10104	212-554-1234
78077	MONY LIFE INSURANCE COMPANY OF AMERICA	1290 AVENUE OF THE AMERICAS	NEW YORK	NY	10104	212-554-1234
29858	MORTGAGE GUARANTY INSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
22012	MOTORS INSURANCE CORPORATION	300 GALLERIA OFFICE CENTRE STE 200	SOUTHFIELD	MI	48034	248-263-6900
80020	MOUNTAIN LIFE INSURANCE COMPANY	PO BOX 240	ALCOA	TN	37701-0240	865-970-2800
66427	MTL INSURANCE COMPANY	1200 JORIE BLVD	OAK BROOK	IL	60521-2239	630-684-5383
10227	MUNICH REINSURANCE AMERICA INC	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	609-243-4200
88668	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	320 PARK AVE 8TH FL	NEW YORK	NY	10022	212-224-1879
71412	MUTUAL OF OMAHA INSURANCE COMPANY	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-342-7600
11878	MUTUALAID EXCHANGE	8717 W 110TH ST, SUITE 350	OVERLAND PRK	KS	66210	913-754-3803
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405-258-0804
23671	NATIONAL AMERICAN INS CO OF CALIFORNIA	PO BOX 32039	LONG BEACH	CA	90832-2039	562-279-1300
61409	NATIONAL BENEFIT LIFE INSURANCE COMPANY	333 W 34TH ST	NEW YORK	NY	10001-2403	212-615-7500
11991	NATIONAL CASUALTY COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
57568	NATIONAL CATHOLIC SOCIETY OF FORESTERS	320 SOUTH SCHOOL ST	MT PROSPECT	IL	60056	847-342-4500
10243	NATIONAL CONTINENTAL INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
66540	NATIONAL FARMERS UNION LIFE INSURANCE CO	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
16217	NATIONAL FARMERS UNION PROPERTY & CAS CO	5619 DTC PKWY ST 300, TERRACE TOWER	GREENWOOD VILLAGE	CO	80111-3136	303-337-5500
15679	NATIONAL FIRE AND INDEMNITY EXCHANGE	6030 BANCROFT AVENUE	ST LOUIS	MO	63109	314-832-1118
20478	NATIONAL FIRE INSURANCE CO OF HARTFORD	333 S. WABASH	CHICAGO	IL	60604	312-822-5000

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
98205	NATIONAL FOUNDATION LIFE INSURANCE CO	110 W SEVENTH ST STE 300	FORT WORTH	TX	76102	817-878-3300
42447	NATIONAL GENERAL ASSURANCE COMPANY	PO BOX 3199	WINSTON SALEM	NC	27102-3199	336-435-2000
23728	NATIONAL GENERAL INSURANCE COMPANY	PO BOX 3199	WINSTON SALEM	NC	27102-3199	336-435-2000
66583	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	PO BOX 1191	MADISON	WI	53701-1191	608-443-5148
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
27944	NATIONAL INSURANCE ASSOCIATION	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
30155	NATIONAL INSURANCE CO OF WISCONSIN INC	250 S EXECUTIVE DR STE 300	BROOKFIELD	WI	53005	262-785-9995
32620	NATIONAL INTERSTATE INSURANCE COMPANY	3250 INTERSTATE DRIVE	RICHFIELD	OH	44286-9000	800-929-1500
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
66680	NATIONAL LIFE INSURANCE COMPANY	1 NATIONAL LIFE DR	MONTPELIER	VT	05604	802-229-3333
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
34835	NATIONAL REINSURANCE CORPORATION THE	695 E MAIN ST, PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5000
22608	NATIONAL SPECIALTY INSURANCE COMPANY	8200 ANDERSON BLVD	FORT WORTH	TX	76120	817-265-2000
60593	NATIONAL STATES INSURANCE COMPANY	PO BOX 46925	ST LOUIS	MO	63146	314-878-0101
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	312-346-6400
87963	NATIONAL TEACHERS ASSOCIATES LIFE INS CO	P O BOX 802207	DALLAS	TX	75380	972-532-2143
20141	NATIONAL TRUST INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240	800-226-3224
19445	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
66850	NATIONAL WESTERN LIFE INSURANCE COMPANY	850 EAST ANDERSON LANE	AUSTIN	TX	78752	512-836-1010
26093	NATIONWIDE AFFINITY INS CO OF AMERICA	ONE WEST NATIONWIDE BLVD, DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
28223	NATIONWIDE AGRIBUSINESS INSURANCE CO	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
10723	NATIONWIDE ASSURANCE COMPANY	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-1545
23760	NATIONWIDE GENERAL INSURANCE COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
70750	NATIONWIDE LIFE & ANNUITY CO OF AMERICA	300 CONTINENTAL DRIVE	NEWARK	DE	19713	610-407-1717
92657	NATIONWIDE LIFE AND ANNUITY INSURANCE CO	PO BOX 15750	WILMINGTON	DE	19850-5750	800-882-2822
66869	NATIONWIDE LIFE INSURANCE COMPANY	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215-2220	800-882-2822
68225	NATIONWIDE LIFE INSURANCE CO OF AMERICA	300 CONTINENTAL DRIVE	NEWARK	DE	19713	610-407-1717
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	ONE WEST NATIONWIDE BLVD, DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
25240	NAU COUNTRY INSURANCE COMPANY	7333 SUNWOOD DRIVE	RAMSEY	MN	55303-4548	763-427-3770
42307	NAVIGATORS INSURANCE COMPANY	6 INTERNATIONAL DR STE 100	RYE BROOK	NY	10573	914-933-6054
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-313-4594
10317	NEIGHBORHOOD SPIRIT PROPERTY & CAS CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3441
24171	NETHERLANDS INSURANCE COMPANY THE	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL STREET	BOSTON	MA	02110	860-547-5000
91626	NEW ENGLAND LIFE INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	617-578-2000
69698	NEW ERA LIFE INSURANCE CO OF THE MIDWEST	PO BOX 4884	HOUSTON	TX	77210-4884	281-368-7200
23841	NEW HAMPSHIRE INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
12130	NEW SOUTH INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-435-2000
91596	NEW YORK LIFE INSURANCE AND ANNUITY CORP	51 MADISON AVE	NEW YORK	NY	10010	212-576-7210
66915	NEW YORK LIFE INSURANCE COMPANY	51 MADISON AVENUE, ROOM 252	NEW YORK	NY	10010-1655	212-576-4805
16608	NEW YORK MARINE & GENERAL INSURANCE CO	919 3RD AVENUE	NEW YORK	NY	10022-3919	212-551-0600
14788	NGM INSURANCE COMPANY	PO BOX 16000	JACKSONVILLE	FL	32245-6000	904-380-7282
81264	NIPPON LIFE INSURANCE COMPANY OF AMERICA	521 FIFTH AVE	NEW YORK	NY	10175	212-909-9861
27073	NIPPONKOA INSURANCE CO LIMITED (US BRANCH)	14 WALL STREET 8TH FLOOR	NEW YORK	NY	10005	212-405-1650
31470	NORGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES BARRE	PA	18703-0020	570-825-9900
66974	NORTH AMERICAN CO FOR LIFE AND HEALTH INS	ONE MIDLAND PLAZA	SIOUX FALLS	SD	57193-0001	605-373-2371
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	650 ELM ST 6TH FL	MANCHESTER	NH	03101-2524	603-644-6600
68349	NORTH AMERICAN INSURANCE COMPANY	2721 NORTH CENTRAL AVENUE,	PHOENIX	AZ	85004-1172	602-263-6666
29874	NORTH AMERICAN SPECIALTY INSURANCE CO	650 ELM ST	MANCHESTER	NH	03101	603-644-6600
67032	NORTH CAROLINA MUTUAL LIFE INSURANCE CO	MUTUAL PLAZA	DURHAM	NC	27701-3616	919-682-9201
27740	NORTH POINTE INSURANCE COMPANY	28819 FRANKLIN RD	SOUTHFIELD	MI	48034	248-359-9949
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1973	MORRISTOWN	NJ	07962-1973	973-490-6929
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	203-328-5000
36455	NORTHBROOK INDEMNITY COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
38369	NORTHERN ASSURANCE COMPANY OF AMERICA	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	50322	651-310-4100
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-310-4100
69000	NORTHWESTERN LONG TERM CARE INSURANCE CO	720 E WISCONSIN AVE	MILWAUKEE	WI	53202	414-661-2510
67091	NORTHWESTERN MUTUAL LIFE INSURANCE CO	720 E WISCONSIN AVE	MILWAUKEE	WI	53202-4703	414-271-1444
20338	NORTHWESTERN PACIFIC IDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	503-221-4240
42552	NOVA CASUALTY COMPANY	726 EXCHANGE ST STE 1020	BUFFALO	NY	14210	716-856-3722
81353	NYLIFE INSURANCE COMPANY OF ARIZONA	51 MADISON AVE	NEW YORK	NY	10010	212-576-7210
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	402-393-7255
23248	OCCIDENTAL FIRE & CASUALTY CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
67148	OCCIDENTAL LIFE INSURANCE CO OF NC	PO BOX 2595	WACO	TX	76702-2595	254-297-2775
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 4TH FL	COLUMBUS	OH	43215-3621	614-221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	617-357-9500
24104	OHIO FARMERS INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRCLE	WESTFIELD CENTER	OH	44251-5001	330-887-0101
26565	OHIO INDEMNITY COMPANY	250 E BROAD ST 7TH FL	COLUMBUS	OH	43215	614-228-2800
89206	OHIO NATIONAL LIFE ASSURANCE CORPORATION	PO BOX 237	CINCINNATI	OH	45201-0237	513-794-6100
67172	OHIO NATIONAL LIFE INSURANCE COMPANY THE	PO BOX 237	CINCINNATI	OH	45201-0237	513-794-6100
24082	OHIO SECURITY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	617-357-9500
67180	OHIO STATE LIFE INSURANCE COMPANY THE	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
67199	OLD AMERICAN INSURANCE COMPANY	3520 BROADWAY	KANSAS CITY	MO	64111	816-753-7000
36625	OLD RELIABLE CASUALTY COMPANY	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-819-4300
67253	OLD RELIANCE INSURANCE COMPANY	PO BOX 62549	COLORADO SPRINGS	CO	80962-2549	719-457-7562
24139	OLD REPUBLIC GENERAL INS CORPORATION	133 OAKLAND AVE, PO BOX 789	GREENSBURG	PA	15601-0789	312-346-8100
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	724-834-5000

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
67261	OLD REPUBLIC LIFE INSURANCE COMPANY	307 N MICHIGAN AVE	CHICAGO	IL	60601-5382	312-346-8100
35424	OLD REPUBLIC SECURITY ASSURANCE COMPANY	PO BOX 470185	TULSA	OK	74147-0185	312-346-8100
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	262-797-2646
67326	OLD SURETY LIFE INSURANCE COMPANY	PO BOX 54407	OKLAHOMA	OK	73154	405-523-2112
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-895-0200
76007	OLD UNITED LIFE INSURANCE COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-895-0200
63274	OM FINANCIAL LIFE INSURANCE COMPANY	1001 FLEET ST	BALTIMORE	MD	21202	410-895-0100
12254	OMAHA INDEMNITY COMPANY THE	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-351-5468
34940	OMNI INDEMNITY COMPANY	2018 POWERS FERRY ROAD	ATLANTA	GA	30348	770-952-4500
39098	OMNI INSURANCE COMPANY	2018 POWERS FERRY ROAD	ATLANTA	GA	30348	770-952-4500
20621	ONEBEACON AMERICA INSURANCE COMPANY	ONE BEACON LANE	CANTON	MA	02021-1030	781-332-7000
21970	ONEBEACON INSURANCE COMPANY	ONE BEACON LN	CANTON	MA	02021	781-332-7000
85286	ONENATION INSURANCE COMPANY	120 MONUMENT CIRCLE M2SG	INDIANAPOLIS	IN	46204	317-488-6130
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
76112	OXFORD LIFE INSURANCE COMPANY	2721 N CENTRAL AVENUE	PHOENIX	AZ	85004-1120	602-263-6666
67393	OZARK NATIONAL LIFE INSURANCE COMPANY	PO BOX 15688	KANSAS CITY	MO	64106-0688	816-842-6300
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
64343	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	1440 KAPIOLANI BLVD STE 1700	HONOLULU	HI	96814	808-955-2236
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
97268	PACIFIC LIFE & ANNUITY COMPANY	PO BOX 5750	SCOTSDALE	AZ	85261	949-219-3011
67466	PACIFIC LIFE INSURANCE COMPANY	700 NEWPORT CENTER DR	NEWPORT BEACH	CA	92660	949-219-3011
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	650-556-8294
70785	PACIFICARE LIFE AND HEALTH INSURANCE CO	5995 PLAZA DRIVE	CYRESS	CA	90630	714-226-3361
10222	PACO ASSURANCE COMPANY INC	110 WESTWOOD PLC STE 100	BRENTWOOD	TN	37027	615-371-8776
93459	PAN AMERICAN ASSURANCE COMPANY	601 POYDRAS ST 12TH FL	NEW ORLEANS	LA	70130-6060	504-566-3649
67539	PAN-AMERICAN LIFE INSURANCE COMPANY	601 POYDRAS ST 12TH FL	NEW ORLEANS	LA	70130	504-566-3649
11835	PARIS RE AMERICA INSURANCE COMPANY	4800 MONTGOMERY LN 11TH FL	BETHESDA	MD	20814	305-377-1292
60003	PARK AVENUE LIFE INSURANCE COMPANY	7 HANNOVER SQUARE H17J	NEW YORK	NY	10004	212-919-2702
71099	PARKER CENTENNIAL ASSURANCE COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
22250	PATHFINDER INSURANCE COMPANY	76 ST PAUL ST #500	BURLINGTON	VT	05401-4477	802-264-4578
23442	PATRIOT GENERAL INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
67598	PAUL REVERE LIFE INSURANCE COMPANY	1 FOUNTAIN SQ	CHATTANOOGA	TN	37402	508-799-4441
67601	PAUL REVERE VARIABLE ANNUITY INSURANCE CO	1 FOUNTAIN SQ	CHATTANOOGA	TN	37402-1330	508-799-4441
18139	PEAK PROPERTY AND CASUALTY INS CORP	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
18333	PEERLESS INDEMNITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	617-357-9500
24198	PEERLESS INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
67628	PEKIN LIFE INSURANCE COMPANY	2505 COURT ST	PEKIN	IL	61558	309-346-1161
32859	PENN AMERICA INSURANCE COMPANY	3 BALA PLAZA EAST, STE 300	BALA CYNWYD	PA	19004	610-664-1500
93262	PENN INSURANCE AND ANNUITY COMPAY THE	600 DRESHER ROAD	HORSHAM	PA	19044	215-956-8000
14982	PENN MILLERS INSURANCE COMPANY	PO BOX P	WILKES-BARRE	PA	18773-0016	570-822-8111
67644	PENN MUTUAL LIFE INSURANCE COMPANY THE	INDEPENDENCE SQUARE C2F	PHILADELPHIA	PA	19172	215-956-8000
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021-1030	781-332-7000
67660	PENNSYLVANIA LIFE INSURANCE COMPANY	1001 HEATHROW PARK LANE STE 5001	LAKE MARY	FL	32746	407-995-8000
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	2005 MARKET ST STE 1200	PHILADELPHIA	PA	19103-7008	267-825-9206
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	610-397-5109
41424	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	380 SENTRY PARKWAY	BLUE BELL	PA	19422-0754	610-397-5109
14990	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS C	2 N 2ND ST	HARRISBURG	PA	17101-1613	717-234-4941
85561	PERICO LIFE INSURANCE COMPANY	225 TOWNPARK DR STE 145	KENNESAW	GA	30144	770-973-9851
37648	PERMANENT GENERAL ASSURANCE CORPORATION	2636 ELM HILL PIKE STE 510	NASHVILLE	TN	37214	615-744-1221
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342, CORP BH4 1177B	HOUSTON	TX	77253-3342	713-680-7148
90247	PHARMACISTS LIFE INSURANCE COMPANY, THE	PO BOX 370	ALGONA	IA	50511	515-295-2461
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515-295-2461
67784	PHILADELPHIA AMERICAN LIFE INSURANCE CO	PO BOX 4884	HOUSTON	TX	77210-4884	281-368-7200
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610-538-2144
67792	PHILADELPHIA UNITED LIFE INSURANCE COMPANY	150 MONUMENT RD STE 600	BALA CYNWYD	PA	19004	610-660-6600
93548	PHL VARIABLE INSURANCE COMPANY	ONE AMERICAN ROW	HARTFORD	CT	06102-5056	860-403-5000
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
93734	PHOENIX LIFE AND ANNUITY COMPANY	ONE AMERICAN ROW	HARTFORD	CT	06102	860-403-5000
67814	PHOENIX LIFE INSURANCE COMPANY	31 TECH VALLEY DRIVE	EAST GREENBUSH	NY	12061	860-403-5000
13194	PHYSICIANS INSURANCE MUTUAL	17 BERKSHIRE DR	ST LOUIS	MO	63117	314-393-4105
72125	PHYSICIANS LIFE INSURANCE COMPANY	2600 DODGE	OMAHA	NE	68131	402-633-1000
80578	PHYSICIANS MUTUAL INSURANCE COMPANY	2600 DODGE	OMAHA	NE	68131	402-633-1000
11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOC	101 W MCCARTY ST STE 212	JEFFERSON CITY	MO	65101	573-63-4-77
67873	PIONEER AMERICAN INSURANCE COMPANY	PO BOX 240	WACO	TX	76703-0240	254-297-2776
12670	PIONEER GENERAL INSURANCE COMPANY	6780 E HAMPDEN AVE	DENVER	CO	80224	303-649-9163
67911	PIONEER MUTUAL LIFE INSURANCE COMPANY	ONE AMERICAN SQUARE	INDIANAPOLIS	IN	46282	317-285-1877
67946	PIONEER SECURITY LIFE INSURANCE COMPANY	PO BOX 2550	WACO	TX	76702-2550	254-297-2778
26794	PLANS LIABILITY INSURANCE COMPANY	2 MID AMERICA PLZ #200	OAKBROOK TERRACE	IL	60181-4712	630-472-7749
18619	PLATTE RIVER INSURANCE COMPANY	PO BOX 5900	MADISON	WI	53705-0900	608-829-4200
30945	PLAZA INSURANCE COMPANY	700 W 47TH ST STE 350	KANSAS CITY	MO	64112	816-412-1800
10287	PMI INSURANCE CO	3003 OAK RAOD	WALNUT CREEK	CA	94597	800-288-1970
27251	PMI MORTGAGE INSURANCE COMPANY	3003 OAK ROAD, PMI PLAZA	WALNUT CREEK	CA	94597-2098	800-288-1970
14460	PODIATRY INS CO OF AMERICA A MUTUAL CO	110 WESTWOOD PLACE	BRENTWOOD	TN	37027	615-371-8776
57622	POLISH NATNL ALLIANCE OF THE US OF N. A	6100 N CICERO AVE	CHICAGO	IL	60646-4385	773-286-0500
57630	POLISH ROMAN CATHOLIC UNION OF AMERICA	984 MILWAUKEE AVE	CHICAGO	IL	60622-4199	773-782-2600
37257	PRAETORIAN INSURANCE COMPANY	88 PINE STREET, WALL STREET PLAZA	NEW YORK	NY	10005	212-805-9700
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	9000 W 67TH ST STE 201	SHAWNEE MISSION	KS	66202-3656	913-262-2585
36234	PREFERRED PROFESSIONAL INSURANCE CO	11605 MIRACLE HILLS DRIVE, SUITE 200	OMAHA	NE	68154-4467	402-392-1566
10800	PREMIER GROUP INSURANCE COMPANY	100 VINE ST	MURFREESBORO	TN	37130	615-278-1225
60048	PRESERVATION LIFE INSURANCE COMPANY	3401 W TRUMAN BLVD #100A	JEFFERSON CITY	MO	65109	573-635-8492
68039	PRESIDENTIAL LIFE INSURANCE COMPANY	69 LYDECKER STREET	NYACK	NY	10960-2199	800-926-7599
65919	PRIMERICA LIFE INSURANCE COMPANY	3120 BRECKINRIDGE BLVD.	DULUTH	GA	30099-0001	770-381-1000

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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
61271	PRINCIPAL LIFE INSURANCE COMPANY	711 HIGH STREET	DES MOINES	IA	50392	515-235-9192
71161	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	711 HIGH STREET	DES MOINES	IA	50392-2300	515-247-5111
23400	PROASSURANCE COMPANY OF WISCONSIN INC	PO BOX 45650	MADISON	WI	53717	205-877-4400
21903	PROCENTURY INSURANCE COMPANY	PO BOX 163340	COLUMBUS	OH	43216-3340	614-895-2000
34312	PRODUCERS AGRICULTURE INSURANCE COMPANY	PO BOX 229	AMARILLO	TX	79105-0229	806-372-6785
68047	PROFESSIONAL INSURANCE COMPANY	ONE SUNE LIFE EXECUTIVE PARK SC2335	WELLESLEY HILLS	MA	02481	781-446-1523
12513	PROFESSIONAL LIABILITY INS CO OF AMERICA	10 SOUTH BRENTWOOD BLVD, STE 518	ST LOUIS	MO	63105	314-727-3100
11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-313-4594
29017	PROFESSIONALS ADVOCATE INSURANCE COMPANY	225 INTERNATIONAL CIRCLE	HUNT VALLEY	MD	21030	410-785-0050
25585	PROFESSIONALS DIRECT INSURANCE COMPANY	PO BOX 2679	GRAND RAPIDS	MI	49501-2679	616-456-8899
11851	PROGRESSIVE ADVANCED INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
24279	PROGRESSIVE MAX INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
42919	PROGRESSIVE NORTHWESTERN INSURANCE CO	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
32786	PROGRESSIVE SPECIALTY INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
38954	PRONATIONAL INSURANCE COMPANY	2600 PROFESSIONALS DR. BOX 150	OKEMOS	MI	48805-0150	205-877-4400
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
32905	PROPERTY-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20400	PROSECT NATIONAL INSURANCE COMPANY INC	101 ARCH ST PO BOX 55178	BOSTON	MA	02205	617-330-1755
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	317-636-9800
88536	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	PO BOX 2606	BIRMINGHAM	AL	35202	205-268-1000
68136	PROTECTIVE LIFE INSURANCE COMPANY	2801 HIGHWAY 280 SOUTH	BIRMINGHAM	AL	35223	205-268-1000
28711	PROVIDENCE PROPERTY & CASUALTY INS CO	8000 WARREN PKWY STE 300	FRISCO	TX	75034	405-943-6650
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY	1275 WAMPANOAG TRAIL	RIVERSIDE	RI	02915	401-453-7132
67903	PROVIDENT AMERICAN LIFE AND HEALTH INS CO	PO BOX 29158	SHAWNEE MISSION	KS	66201-9158	512-451-2224
68195	PROVIDENT LIFE AND ACCIDENT INSURANCE CO	FOUNTAIN SQUARE	CHATTANOOGA	TN	37402-1389	423-294-1881
68209	PROVIDENT LIFE AND CASUALTY INSURANCE CO	FOUNTAIN SQUARE	CHATTANOOGA	TN	37402	423-294-1881
79227	PRUCO LIFE INSURANCE COMPANY	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102	877-301-1212
86630	PRUDENTIAL ANNUITIES LIFE ASSUR CORPORATION	213 WASHINGTON ST	NEWARK	NJ	07102	800-628-6039
68241	PRUDENTIAL INS COMPANY OF AMERICA THE	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102-2992	877-301-1212
93629	PRUDENTIAL RETIREMENT INS AND ANNUITY CO	213 WASHINGTON ST 9TH FL	NEWARK	NJ	07102	860-534-2000
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	ONE PARK AVENUE	NEW YORK	NY	10016-5802	212-591-9434
35157	PUTNAM REINSURANCE COMPANY	80 PINE STREET	NEW YORK	NY	10005	212-770-2000
68284	PYRAMID LIFE INSURANCE COMPANY	PO BOX 958465	LAKE MARY	FL	32795-8465	407-995-8000
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-894-7547
23752	QUANTA INDEMNITY COMPANY	48 WALL STREET 14TH FL	NEW YORK	NY	10005	212-373-1838
36250	RADIAN ASSET ASSURANCE INC	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212-983-3100
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	215-231-1225
38512	RAMPART INSURANCE COMPANY	5 HANOVER SQUARE 10TH FL	NEW YORK	NY	10004	212-299-3139
11853	RANCHERS AND FARMERS INSURANCE COMPANY	2610 SWEETGUM LANE	BEAUMONT	TX	77703	409-924-8200
70211	REASSURE AMERICA LIFE INSURANCE COMPANY	12770 MERIT DE STE 600	DALLAS	TX	75251	877-794-7773
37303	REDLAND INSURANCE COMPANY	88 PINE ST 16TH FL, WALL ST PLAZA	NEW YORK	NY	10005	212-805-9700
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608-837-4440
26549	REINSURANCE COMPANY OF AMERICA INC	PO BOX 855	ORISKANY	NY	13424	315-768-2726
89004	REINSURANCE COMPANY OF MISSOURI INC	1370 TIMBERLAKE MANOR PRKWY	CHESTERFIELD	MO	63017-6039	636-736-7368
68357	RELIABLE LIFE INSURANCE COMPANY	12115 LACKLAND RD	ST LOUIS	MO	63146	314-819-4300
68381	RELIAANCE STANDARD LIFE INSURANCE COMPANY	TWO COMMERCE SQ, 2001 MARKET ST	PHILADELPHIA	PA	19103	267-256-3500
67105	RELIASTAR LIFE INSURANCE COMPANY	BOX 5050	MINOT	ND	58702	612-372-5432
61360	RELIASTAR LIFE INSURANCE CO OF NEW YORK	5780 POWERS FERRY RD NW	ATLANTA	GA	30327	516-682-8700
94587	RENAISSANCE LIFE & HEALTH INSURANCE CO	PO BOX 30416	LANSING	MI	48909-7916	517-349-6000
61700	RENAISSANCE LIFE & HEALTH INS CO OF AMERICA	PO BOX 30381	LANSING	MI	48909	517-349-6000
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
43753	REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	336-661-0015
32174	REPUBLIC MORTGAGE INSURANCE CO OF FLORIDA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31275	REPUBLIC MORTGAGE INS CO OF NORTH CAROLINA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31089	REPUBLIC WESTERN INSURANCE COMPANY	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602-263-6755
68462	RESERVE NATIONAL INSURANCE COMPANY	6100 N GRAND BLVD	OKLAHOMA CITY	OK	73118-1082	405-848-7931
61506	RESOURCE LIFE INSURANCE COMPANY	175 WEST JACKSON	CHICAGO	IL	60604	312-356-2563
43044	RESPONSE INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450-1034	203-634-7200
26050	RESPONSE WORLDWIDE INSURANCE COMPANY	500 SOUTH BROAD ST	MERIDEN	CT	06450	203-634-7200
93572	RGA REINSURANCE COMPANY	1370 TIMBER LK MANOR PRKWY	CHESTERFIELD	MO	63017-6039	636-736-7368
36684	RIVERPORT INSURANCE COMPANY	PO BOX 948	MINNEAPOLIS	MN	55440-0948	612-766-3000
65005	RIVERSOURCE LIFE INSURANCE COMPANY	227 FINANCIAL CRR	MINNEAPOLIS	MN	55474	612-671-3969
28860	RLI INDEMNITY COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61615	309-692-1000
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	309-692-1000
42706	ROCHE SURETY AND CASUALTY COMPANY INC	1910 ORIENT RD	TAMPA	FL	33619	813-623-5042
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	815-229-1500
35505	ROCKWOOD CASUALTY INSURANCE COMPANY	654 MAIN STREET	ROCKWOOD	PA	15557	814-926-4661
58181	ROYAL ARCANUM SUPREME COUNCIL OF	61 BATTERYMARCH ST	BOSTON	MA	02110-3206	617-426-4135
57657	ROYAL NEIGHBORS OF AMERICA	230 16TH ST	ROCK ISLAND	IL	61201-8608	309-788-4561
22314	RSUI INDEMNITY COMPANY	945 E PACES FERRY RD #1800	ATLANTA	GA	30326-1125	404-231-2366
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	180-032-8914
23132	RVI NATIONAL INSURANCE COMPANY	177 BROAD ST 9TH FL	STEAMFORD	CT	06901-2048	203-975-2174
60183	S USA LIFE INSURANCE COMPANY INC	460 WEST 34TH STREET, STE 800	NEW YORK	NY	10001-2320	212-356-0395
25405	SAFE AUTO INSURANCE COMPANY	4 EASTON OVAL	COLUMBUS	OH	43219-6010	614-231-0200
24740	SAFECO INSURANCE COMPANY OF AMERICA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
11215	SAFECO INSURANCE COMPANY OF INDIANA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
24759	SAFECO NATIONAL INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
79014	SAFEHEALTH LIFE INSURANCE COMPANY	18210 CRANE NEST DR 3RD FL	TAMPA	FL	33647	949-425-4300
11123	SAFETY FIRST INSURANCE COMPANY	1832 SCHUETZ ROAD	ST LOUIS	MO	63146	888-372-7512
15105	SAFETY NATIONAL CASUALTY CORPORATION	1832 SCHUETZ ROAD	ST LOUIS	MO	63146	314-995-5300
12521	SAFEWAY INSURANCE COMPANY	790 PASQUINELLI DR	WESTMONT	IL	60553-1254	630-887-8300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317-636-9800
60445	SAGICOR LIFE INSURANCE COMPANY	PO BOX 52121	PHOENIX	AZ	85072-2121	480-425-5100
16551	SAVERS PROPERTY & CASUALTY INS CO	11880 COLLEGE BLVD STE 500	OVERLAND PRK	KS	66210	248-358-1100
70435	SAVINGS BANK LIFE INS CO OF MASSACHUSETTS	1 LINS COTT RD	WOBURN	MA	01801	781-938-3500
87017	SCOR GLOBAL LIFE RE INS COMPANY OF TEXAS	175 BLOOR ST EAST, N TOWER #1400	TORONTO ONTARIO		M4W 3R8	469-246-9500
64688	SCOR GLOBAL LIFE US RE INSURANCE COMPANY	199 WATER ST STE 2100	NEW YORK	NY	10038-3526	469-246-9500
90670	SCOTTISH RE LIFE CORPORATION	13840 BALLANTYNE CORP PL STE 500	CHARLOTTE	NC	28277	704-542-9192
15580	SCOTTS DALE INDEMNITY COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
15563	SEA BRIGHT INSURANCE COMPANY	1501 4TH AVE STE 2600	SEATTLE	WA	98101	206-269-8500
69914	SEARS LIFE INSURANCE COMPANY	3001 MEACHAM BLVD STE 100	FORT WORTH	TX	76137	800-316-5607
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10239	SECURA SUPREME INSURANCE COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10054	SECURIAN CASUALTY COMPANY	400 ROBERT ST NORTH	ST PAUL	MN	55101-2098	651-665-3500
93742	SECURIAN LIFE INSURANCE COMPANY	400 N ROBERT ST N MS A6-4284	ST PAUL	MN	55101-2015	651-665-5678
68675	SECURITY BENEFIT LIFE INSURANCE COMPANY	ONE SECURITY BENEFIT PLC	TOPEKA	KS	66636-0001	785-438-3843
68721	SECURITY LIFE INSURANCE COMPANY OF AMERICA	10901 RED CIRCLE DR	MINNETONKA	MN	55343-9137	952-945-3552
68713	SECURITY LIFE OF DENVER INSURANCE COMPANY	1290 BROADWAY	DENVER	CO	80203	303-860-1290
68772	SECURITY MUTUAL LIFE INS CO OF NEW YORK	PO BOX 1625	BINGHAMTON	NY	13902-1625	607-723-3551
19879	SECURITY NATIONAL INSURANCE COMPANY	12790 MERIT DR, T7/FL 13	DALLAS	TX	75251	214-360-8000
69485	SECURITY NATIONAL LIFE INSURANCE COMPANY	PO BOX 57220	SALT LAKE CITY	UT	84157	801-264-1060
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
19259	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
39926	SELECTIVE INSURANCE CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212-344-3000
76325	SENIOR HEALTH INS COMPANY OF PENNSYLVANIA	11815 N PENNSYLVANIA ST	CARMEL	IN	46032-4911	877-744-7582
78662	SENIOR LIFE INSURANCE COMPANY	PO BOX 2447	THOMASVILLE	GA	31799-2447	229-228-6936
77119	SENTINEL AMERICAN LIFE INSURANCE CO	7 HANNOVER SQ 17M	NEW YORK	NY	10004-2616	212-919-2702
11000	SENTINEL INSURANCE COMPANY LTD	ONE HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
12870	SENTRUITY CASUALTY COMPANY	13201 NORTHWEST FREEWAY STE 801	HOUSTON	TX	77040	713-580-3100
28460	SENTRY CASUALTY COMPANY	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715-346-6000
68810	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	1800 N POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
21180	SENTRY SELECT INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
36560	SERVICE INSURANCE COMPANY	PO BOX 9729	BRADENTON	FL	34206-9729	800-780-8423
97241	SETTLERS LIFE INSURANCE COMPANY	PO BOX 1031	MADISON	WI	53701	608-443-5148
11347	SFM MUTUAL INSURANCE COMPANY	3500 AMERICAN BLVD W STE 700	BLOOMINGTON	MN	55431-4434	952-838-4318
23361	SHELTER GENERAL INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
65757	SHELTER LIFE INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
23388	SHELTER MUTUAL INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	573-445-8441
71420	SIERRA HEALTH & LIFE INSURANCE COMPANY INC	PO BOX 14396	LAS VEGAS	NV	89114-4396	702-242-7531
67636	SIGNIFICA INSURANCE GROUP INC	19 NORTH MAIN STREET	WILKES-BARRE	PA	18711	888-345-3703
12575	SILVERSCRIPT INSURANCE COMPANY	2211 SANDERS ROAD	NORTHBROOK	IL	60062	615-743-6600
57673	SLOVENE NATIONAL BENEFIT SOCIETY	247 WEST ALLEGHENY ROAD	IMPERIAL	PA	15126	724-695-1100
15261	SOCIETY INSURANCE COMPANY A MUTUAL CO	150 CAMELOT DR	FOND DU LAC	WI	54935	920-922-1220
11126	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	TWO WORLD CTR 43RD FL, 225 LIBERTY S	NEW YORK	NY	10281-1058	212-416-1310
57142	SONS OF NORWAY	1455 W LAKE ST	MINNEAPOLIS	MN	55408	612-827-3611
37141	SOUTHERN GENERAL INSURANCE COMPANY	PO BOX 28155	ATLANTA	GA	30358-0155	770-952-0080
19216	SOUTHERN INSURANCE COMPANY	PO BOX 809076	DALLAS	TX	75380-9076	972-788-6000
74365	SOUTHERN PIONEER LIFE INSURANCE COMPANY	PO BOX 119	CINCINNATI	OH	45201-0119	800-543-2644
16047	SOUTHERN PIONEER PROPERTY AND CAS INS CO	PO BOX 16537	JONESBORO	AR	72403	870-336-3100
12294	SOUTHWEST MARINE AND GENERAL INS COMPANY	919 3RD AVE 10TH FL	NEW YORK	NY	10022	212-551-0600
20613	SPARTA INSURANCE COMPANY	CITYPLACE II 185 ASYLUM ST	HARTFORD	CT	06103	860-275-6500
24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24775	ST PAUL GUARDIAN INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
41750	ST PAUL MEDICAL LIABILITY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24791	ST PAUL MERCURY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	385 WASHINGTON ST	ST. PAUL	MN	55102-1396	651-310-7911
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE SE	ATLANTA	GA	30339-2111	770-763-1000
69019	STANDARD INSURANCE COMPANY	PO BOX 711	PORTLAND	OR	97207-0711	971-321-7550
86355	STANDARD LIFE AND ACCIDENT INSURANCE CO	ONE MOODY PLZ	GALVESTON	TX	77550	409-766-6027
69078	STANDARD SECURITY LIFE INS CO OF NEW YORK	485 MADISON AVENUE	NEW YORK	NY	10022	212-355-4141
18023	STAR INSURANCE COMPANY	PO BOX 5015	SOUTHFIELD	MI	48034-5015	248-358-1100
68985	STARMOUNT LIFE INSURANCE COMPANY	PO BOX 14389	BATON ROUGE	LA	70898-4389	225-926-2888
40045	STARNET INSURANCE COMPANY	475 STEAMBOAT RD	GREENWICH	CT	06830	203-542-3800
38318	STARR INDEMNITY & LIABILITY COMPANY	90 PARK AVE 7TH FL	NEW YORK	NY	10016	646-227-6523
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	614-464-5000
25135	STATE AUTOMOBILE MUTUAL INSURANCE CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
94498	STATE FARM ANNUITY AND LIFE INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309-766-2311
25143	STATE FARM FIRE AND CASUALTY COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25151	STATE FARM GENERAL INSURANCE COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
69108	STATE FARM LIFE INSURANCE COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309-766-2311
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309-766-2311
69116	STATE LIFE INSURANCE COMPANY	PO BOX 406	INDIANAPOLIS	IN	46206	317-285-1877
69132	STATE MUTUAL INSURANCE COMPANY	PO BOX 153	ROME	GA	30162-0153	706-291-1054



## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORTWORTH	TX	76124	817-265-2000
33049	STATE VOLUNTEER MUTUAL INSURANCE COMPANY	PO BOX 1065	BRENTWOOD	TN	37024-1065	615-377-1999
89184	STERLING INVESTORS LIFE INSURANCE COMPANY	210 E SECOND AVE STE 105	ROME	GA	30161	706-235-8154
77399	STERLING LIFE INSURANCE COMPANY	555 COLLEGE RD EAST PLAZA I	PRINCETON	NJ	08543-5241	800-688-0010
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	319-355-8511
65021	STONEBRIDGE LIFE INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	319-355-8511
22276	STONEWALL INSURANCE COMPANY	200 METRO CTR BLVD UNIT #8	WARWICK	RI	02886	401-921-5234
10340	STONINGTON INSURANCE COMPANY	5801 TENNYSON PKWY STE 600	PLANO	TX	75024	972-664-7011
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201-847-8600
10130	SU INSURANCE COMPANY	9667 S 20TH ST	OAK CREEK	WI	53154	414-281-1100
40134	SUA INSURANCE COMPANY	222 SOUTH RIVERSIDE PLAZA	CHICAGO	IL	60606	312-277-1600
80926	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	ONE SUN LIFE EXECUTIVE PARK SC3318	WELLESLEY HILLS	MA	02481	781-446-1523
80802	SUN LIFE ASSURANCE COMPANY OF CANADA	ONE SUN LIFE EXECUTIVE PK SC 3318	WELLESLEY HILLS	MA	02181-5699	781-446-1523
79065	SUN LIFE ASSURANCE OF CANADA (US)	ONE SUN LIFE EXEC PARK SC 3318	WELLESLEY HILLS	MA	02181-5699	781-446-1523
10909	SUN SURETY INSURANCE COMPANY	PO BOX 2373	RAPID CITY	SD	57709	605-348-1000
69256	SUNAMERICA LIFE INSURANCE COMPANY	21650 OXNARD ST MS 6-13	WOODLAND HILLS	CA	91367	888-502-0600
69272	SUNSET LIFE INSURANCE COMPANY OF AMERICA	PO BOX 219532	KANSAS CITY	MO	64121-9532	816-753-7000
10916	SURETEC INSURANCE COMPANY	952 ECHO LANE STE 450	HOUSTON	TX	77024	713-812-0800
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605-336-0850
69310	SURETY LIFE INSURANCE COMPANY	3075 SANDERS RD H1A	NORTHBROOK	IL	60062-7127	800-525-2799
82627	SWISS RE LIFE & HEALTH AMERICA INC	175 KING STREET	ARMONK	NY	10504	877-794-7773
25364	SWISS REINSURANCE AMERICA CORP	175 KING STREET	ARMONK	NY	10504	913-676-5200
68608	SYMETRA LIFE INSURANCE COMPANY	PO BOX 34690	SEATTLE	WA	98124-1690	425-256-8000
90581	SYMETRA NATIONAL LIFE INSURANCE COMPANY	PO BOX 34690	SEATTLE	WA	98124-1690	425-256-8000
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	727-367-6900
69345	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	730 THIRD AVE	NEW YORK	NY	10017	212-490-9000
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
42376	TECHNOLOGY INSURANCE COMPANY	5800 LOMBARDO CENTER STE 200	CLEVELAND	OH	10038	212-220-7120
19526	TEXAS GENERAL INDEMNITY COMPANY	118 SECOND AVE SE PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	409-766-4600
69396	TEXAS LIFE INSURANCE COMPANY	PO BOX 830	WACO	TX	76703-0830	254-745-6360
56014	THRIVENT FINANCIAL FOR LUTHERANS	625 FOURTH AVE SOUTH MS 1340	MINNEAPOLIS	MN	55415	612-844-7000
97721	THRIVENT LIFE INSURANCE COMPANY	625 FOURTH AVE SOUTH	MINNEAPOLIS	MN	55415-1624	612-844-7000
60142	TIAA-CREF LIFE INSURANCE COMPANY	730 THIRD AVE MAIL STOP SSC E1/N2	NEW YORK	NY	10017	212-490-9000
25496	TIG INDEMNITY COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
25534	TIG INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
69477	TIME INSURANCE COMPANY	501 W MICHIGAN STREET	MILWAUKEE	WI	53203	651-361-4587
13242	TITAN INDEMNITY COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
32301	TNUS INSURANCE COMPANY	230 PARK AVE	NEW YORK	NY	10169	212-297-6600
18031	TOPA INSURANCE COMPANY	1800 AVENUE OF THE STARS 12TH FL	LOS ANGELES	CA	90067	310-201-0451
44300	TOWER INSURANCE COMPANY OF NEW YORK	120 BROADWAY 31ST FL	NEW YORK	NY	10271-1699	212-655-2000
43702	TOWER NATIONAL INSURANCE COMPANY	120 BROADWAY 31ST FL	NEW YORK	NY	02110	212-655-2000
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE NF23	TORRANCE	CA	90509	310-468-1407
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	816-822-1887
41238	TRANS PACIFIC INSURANCE COMPANY	230 PARK AVENUE	NEW YORK	NY	10169	212-297-6600
69566	TRANS WORLD ASSURANCE COMPANY	885 S EL CAMINO REAL	SAN MATEO	CA	94402-2392	650-348-2300
70688	TRANSAMERICA FINANCIAL LIFE INSURANCE CO	4333 EDGEWOOD ROAD NE	CEDAR RAPIDS	IA	52499	914-697-8000
86231	TRANSAMERICA LIFE INSURANCE COMPANY	4333 EDGEWOOD RD, NE, MS: 4280	CEDAR RAPIDS	IA	52499	319-355-8511
28886	TRANSGUARD INS COMPANY OF AMERICA INC	702 OBERLIN RD	RALEIGH	NC	27605	800-323-8560
20494	TRANSPORTATION INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
19038	TRAVELERS CASUALTY AND SURETY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQ	HARTFORD	CT	06183	860-277-0111
36170	TRAVELERS CASUALTY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
19046	TRAVELERS CASUALTY INS CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
40282	TRAVELERS COMMERCIAL CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
27998	TRAVELERS HOME AND MARINE INSURANCE CO	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	860-277-0111
38130	TRAVELERS PERSONAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25674	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	ONE TOWER SQ	HARTFORD	CT	06183-1190	860-277-0111
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
56006	TRAVELERS PROTECTIVE ASSOC OF AMERICA	3755 LINDELL	ST LOUIS	MO	63108-3476	314-371-0533
31003	TRI STATE INSURANCE COMPANY OF MINNESOTA	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
24350	TRIAD GUARANTY INSURANCE CORPORATION	PO BOX 2300	WINSTON-SALEM	NC	27104	336-723-1282
19887	TRINITY UNIVERSAL INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
15954	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	12790 MERIT DR T7/FL 13	DALLAS	TX	75251	214-360-8000
41211	TRITON INSURANCE COMPANY	3001 MEACHAM BLVD STE 100	FORT WORTH	TX	76137	800-316-5607
41106	TRIUMPH CASUALTY COMPANY	3250 INTERSTATE DR	RICHFIELD	OH	44286	330-659-8900
92525	TRUASSURE INSURANCE COMPANY	801 OGDEN AVE	LISLE	IL	60532	630-724-4082
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNX	LOS ANGELES	CA	90051-2478	323-932-3441
27120	TRUMBULL INSURANCE COMPANY	ONE HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
40118	TRUSTGARD INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216	614-445-2900
61425	TRUSTMARK INSURANCE COMPANY	400 FIELD DRIVE	LAKE FOREST	IL	60045	847-283-4190
62863	TRUSTMARK LIFE INSURANCE COMPANY	400 FIELD DRIVE	LAKE FOREST	IL	60045	847-283-4190
29459	TWIN CITY FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
84530	U S FINANCIAL LIFE INSURANCE COMPANY	1290 AVENUE OF THE AMERICAS	NEW YORK	NY	10104	212-554-1234
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	713-462-1000
67423	UBS LIFE INSURANCE COMPANY USA	PO BOX 1795	ERIE	PA	16507-0795	800-986-0088
37893	ULLICO CASUALTY COMPANY	1625 EYE ST NW	WASHINGTON	DC	20006	202-354-8039
86371	ULLICO LIFE INSURANCE COMPANY	1625 EYE ST NW	WASHINGTON	DC	20001	202-682-4693

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
41050	UNDERWRITER FOR THE PROFESSIONS INS CO	1560 BROADWAY STE 2090	DENVER	CO	80202	707-226-0100
80314	UNICARE LIFE & HEALTH INSURANCE COMPANY	233 SOUTH WACKER ST, STE 3900	CHICAGO	IL	60606	877-864-2273
11121	UNIFIED LIFE INSURANCE COMPANY	PO BOX 25326	OVERLAND PARK	KS	66225-5326	913-871-7284
91529	UNIMERICA INSURANCE COMPANY	48 MONROE TURNPIKE	TURNBULL	CT	06611	877-832-7734
69701	UNION BANKERS INSURANCE COMPANY	1001 HEATHROW PARK LANE STE 5001	LAKE MARY	FL	32746	407-995-8000
80837	UNION CENTRAL LIFE INSURANCE COMPANY	PO BOX 40888	CINCINNATI	OH	45240-0888	513-595-2200
62596	UNION FIDELITY LIFE INSURANCE COMPANY	500 VIRGINIA DR	FT WASHINGTON	PA	19034	215-542-4590
25844	UNION INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
21423	UNION INSURANCE COMPANY OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
69744	UNION LABOR LIFE INSURANCE COMPANY	8403 COLESVILLE ROAD	SILVER SPRINGS	MD	20910	202-682-4693
70408	UNION SECURITY INSURANCE COMPANY	PO BOX 419052	KANSAS CITY	MO	64141-6052	651-361-4587
38911	UNION STANDARD INSURANCE COMPANY	122 W CARPENER FREEWAY STE 350	IRVING	TX	75039	972-719-2400
92916	UNITED AMERICAN INSURANCE COMPANY	PO BOX 8080	MCKINNEY	TX	75070-0810	972-529-5085
11142	UNITED CASUALTY INS COMPANY OF AMERICA	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-819-4300
56383	UNITED COMMERCIAL TRAVELERS OF AMERICA	PO BOX 159019	COLUMBUS	OH	43215	800-848-0123
62294	UNITED CONCORDIA LIFE AND HEALTH INS CO	4401 DEER PATH RD	HARRISBURG	PA	17110	717-260-7081
91693	UNITED FAMILY LIFE INSURANCE COMPANY	260 INTERSTATE NO CIRCLE SE	ATLANTA	GA	30339	604-734-1667
87645	UNITED FIDELITY LIFE INSURANCE COMPANY	PO BOX 410288	KANSAS CITY	MO	64141-0288	816-391-2000
11770	UNITED FINANCIAL CASUALTY COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
19496	UNITED FIRE & INDEMNITY COMPANY	118 SECOND AVE SE PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	409-766-4600
13021	UNITED FIRE AND CASUALTY COMPANY	P O BOX 73909	CEDAR RAPIDS	IA	52407	319-286-2533
16659	UNITED GUARANTY COMMERCIAL INS CO OF NC	PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
26999	UNITED GUARANTY MORTGAGE INDEMNITY CO	PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
15873	UNITED GUARANTY RESIDENTIAL INSURANCE CO	PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
16667	UNITED GUARANTY RESIDENTIAL INS OF NC	PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
79413	UNITED HEALTHCARE INSURANCE COMPANY	450 COLUMBUS BLVD 2NB	HARTFORD	CT	06115	877-832-7734
63983	UNITED HERITAGE LIFE INSURANCE COMPANY	PO BOX 7777	MERIDIAN	ID	83680-7777	208-493-6100
69922	UNITED HOME LIFE INSURANCE COMPANY	PO BOX 7192	INDIANAPOLIS	IN	46207-7192	317-692-7979
69930	UNITED INSURANCE COMPANY OF AMERICA	ONE E WACKER DRIVE	CHICAGO	IL	60601-1883	314-819-4300
94099	UNITED INVESTORS LIFE INSURANCE COMPANY	PO BOX 10207	BIRMINGHAM	AL	35202-0207	206-325-4317
82694	UNITED LIBERTY LIFE INSURANCE COMPANY	PO BOX 437249	LOUISVILLE	KY	40253-7249	502-244-2420
69973	UNITED LIFE INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5700
11445	UNITED NATIONAL CASUALTY INSURANCE CO	THREE BALA PLAZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
92703	UNITED NATIONAL LIFE INS CO OF AMERICA	PO BOX 1154	GLENVIEW	IL	60025-1154	847-803-5252
41335	UNITED NATIONAL SPECIALTY INSURANCE CO	THREE BALA PLZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
69868	UNITED OF OMAHA LIFE INSURANCE COMPANY	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175-0001	402-342-7600
42129	UNITED SECURITY ASSURANCE CO OF PA	PO BOX 64477	SOUDERTON	PA	18964-9985	215-723-3044
21776	UNITED SECURITY INSURANCE COMPANY	TERRACE TOWERS 5619 DTC PK ST 300	GREENWOOD VILLAGE	CO	80111-3136	303-337-5500
81108	UNITED SECURITY LIFE AND HEALTH INS CO	6640 S CICERO AVE	BEDFORD PARK	IL	60638	708-475-6056
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-2211
25887	UNITED STATES FIDELITY & GUARANTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
21113	UNITED STATES FIRE INSURANCE COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07962	973-490-6929
25895	UNITED STATES LIABILITY INSURANCE COMPANY	PO BOX 6700	WAYNE	PA	19087-2191	800-523-5545
70106	UNITED STATES LIFE INS COMPANY NEW YORK	3600 ROUTE 66, PO BOX 1580	NEPTUNE	NJ	07754-1580	212-709-6000
63479	UNITED TEACHER ASSOCIATES INSURANCE CO	PO BOX 26580	AUSTIN	TX	78755-0580	512-451-2224
29157	UNITED WISCONSIN INSURANCE COMPANY	P.O. BOX 3026	MILWAUKEE	WI	53201-3026	262-787-7700
72850	UNITED WORLD LIFE INSURANCE COMPANY	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-342-7600
16063	UNITRIN AUTO AND HOME INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
10915	UNITRIN DIRECT PROPERTY & CASUALTY CO	2790 BUSINESS PARK DRIVE	VISTA	CA	92081	312-661-4600
25909	UNITRIN PREFERRED INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
40703	UNITRIN SAFEGUARD INSURANCE COMPANY	PO BOX 1237	BROOKFIELD	WI	53008	904-245-5600
63819	UNITY FINANCIAL LIFE INSURANCE COMPANY	PO BOX 625700	CINCINNATI	OH	45262-5700	315-448-7000
70114	UNITY MUTUAL LIFE INSURANCE COMPANY	PO BOX 5000	SYRACUSE	NY	13250-5000	315-448-7000
42862	UNIVERSAL CASUALTY COMPANY	150 NORTHWEST PT	ELK GROVE VILLAGE	IL	60007	847-700-8774
32867	UNIVERSAL FIRE & CASUALTY INSURANCE CO	3214 CHICAGO DR	HUDSONVILLE	MI	49426	616-662-3900
70130	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	PO BOX 5147	SPRINGFIELD	IL	62705	217-241-6300
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 5077	SIOUX FALLS	SD	57117-5077	605-336-0850
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211	847-413-5048
70173	UNIVERSAL UNDERWRITERS LIFE INSURANCE CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211-1523	913-339-1000
40843	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	7045 COLLEGE BLVD	OVERLAND	KS	66211-1523	847-413-5048
62235	UNUM LIFE INSURANCE COMPANY OF AMERICA	2211 CONGRESS ST	PORTLAND	ME	04122	207-575-2211
29998	UPPER HUDSON NATIONAL INSURANCE COMPANY	4446 STATE RT 42 STE B	MONTICELLO	NY	12701	845-791-6700
70955	USA LIFE ONE INSURANCE COMPANY OF INDIANA	7735 LOMA COURT, PO BOX 609	FISHERS	IN	46038	317-585-0541
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDRICKSBURG RD	SAN ANTONIO	TX	78288	210-498-2211
72613	USAA DIRECT LIFE INSURANCE COMPANY	9800 FREDRICKSBURG ROAD	SAN ANTONIO	TX	78288	210-498-8000
18600	USAA GENERAL INDEMNITY COMPANY	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-2211
69663	USAA LIFE INSURANCE COMPANY	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-8000
94358	USABLE LIFE	PO BOX 1650	LITTLE ROCK	AR	72203-1650	501-375-7200
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315-734-2385
26611	VALIANT INSURANCE COMPANY	110 WILLIAM ST 30TH FL	NEW YORK	NY	10038	212-444-4000
20508	VALLEY FORGE INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	636-343-9889
68632	VANTISLIFE INSURANCE COMPANY	200 DAY HILL RD	WINDSOR	CT	06095	860-298-5400
70238	VARIABLE ANNUITY LIFE INSURANCE COMPANY	PO BOX 3206 A6-20	HOUSTON	TX	77253-3206	713-522-1111
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	919-846-4100
10815	VERLAN FIRE INSURANCE COMPANY	8403 COLESVILLE RD SUITE 300	SILVER SPRING	MD	20910	301-495-7722
10644	VICTORIA AUTOMOBILE INSURANCE COMPANY	1 NATIONWIDE PLAZA DSPF-76	COLUMBUS	OH	43215	614-249-1545
42889	VICTORIA FIRE & CASUALTY COMPANY	1 NATIONWIDE PLAZA DSPF-76	COLUMBUS	OH	43215	614-249-1545
29033	VICTORIA INSURANCE COMPANY	30833 NORTHWESTERN HWY STE 220	FARMINGTON HILLS	MI	48334	248-538-4530
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	908-903-2000
13137	VIKING INSURANCE COMPANY OF WISCONSIN	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000

## LIFE, ACCIDENT &amp; HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
40827	VIRGINIA SURETY COMPANY INC	175 WEST JACKSON BLVD 11TH FL	CHICAGO	IL	60604	312-356-3000
53953	VISION BENEFITS OF AMERICA	300 WEYMAN PLZ	PITTSBURGH	PA	15236	412-881-4900
32395	VISION SERVICE PLAN INSURANCE COMPANY	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	916-851-5000
84549	VISTA LIFE INSURANCE COMPANY	THE AMERICAN RD	DEARBORN	MI	48121	313-337-1102
26085	WARNER INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450	203-634-7200
32778	WASHINGTON INTERNATIONAL INSURANCE CO	650 ELM STREET	MANCHESTER	NH	03101	603-644-6600
70319	WASHINGTON NATIONAL INSURANCE CO	600 WEST CHICAGO AVE	CHICAGO	IL	60654-2800	317-817-6100
26069	WAUSAU BUSINESS INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
83445	WELLCARE HEALTH INSURANCE OF ARIZONA INC	8735 HENDERSON RD REN 2	TAMPA	FL	33634	813-290-6200
64467	WELLCARE HEALTH INSURANCE OF ILLINOIS	PO BOX 31391	TAMPA	FL	33631-3391	813-290-6200
10155	WELLCARE PRESCRIPTION INSURANCE INC	8735 HENDERSON REN 2	TAMPA	FL	33634	813-290-6200
83607	WELLMARK COMMUNITY INSURANCE INC	636 GRAND AVE STATION # 146	DES MOINES	IA	50309	515-245-4500
25011	WESCO INSURANCE COMPANY	59 MAIDE LANE 6TH FLOOR	NEW YORK	NY	10038	212-220-7120
44393	WEST AMERICAN INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	617-357-9500
15350	WEST BEND MUTUAL INSURANCE COMPANY	1900 S 18TH AVE	WEST BEND	WI	53095	262-334-5571
70335	WEST COAST LIFE INSURANCE COMPANY	PO BOX 2606	BIRMINGHAM	AL	35202	205-268-1000
21121	WESTCHESTER FIRE INSURANCE COMPANY	PO BOX 1000 436 WALNUT ST	PHILADELPHIA	PA	19106	215-640-2391
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	5400 UNIVERSITY AVE	WEST DES MOINES	IA	50266	515-225-5400
70483	WESTERN AND SOUTHERN LIFE INSURANCE CO	400 BROADWAY	CINCINNATI	OH	45202-3312	513-629-1800
57711	WESTERN CATHOLIC UNION	510 MAIN STREET	QUINCY	IL	62301-3941	217-223-9721
27502	WESTERN GENERAL INSURANCE COMPANY INC	5230 LAS VIRGENES RD	CALABASAS	CA	91302	818-880-9070
10008	WESTERN INSURANCE COMPANY	PO BOX 21030	RENO	NV	89515	775-829-6650
91413	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	570 CARILLON PRKWY	ST PETERSBURG	FL	33716-1201	727-299-1800
92622	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	400 BROADWAY	CINCINNATI	OH	45202-3312	513-629-1800
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605-336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	330-887-0101
39845	WESTPORT INSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	913-676-6723
78301	WESTWARD LIFE INSURANCE COMPANY	9 EXECUTIVE CIRCLE STE 200	IRVINE	CA	92614-6798	800-842-0875
38776	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	ONE LIBERTY PLZ 19TH FL	NEW YORK	NY	10006	212-312-2500
57010	WILLIAM PENN ASSOCIATION	709 BRIGHTON ROAD	PITTSBURGH	PA	15233-1805	412-231-2979
66133	WILTON REASSURANCE COMPANY	187 DANBURY RD RIVER BLDG 3FL	WILTON	CT	06897-4079	203-762-4412
60704	WILTON REASSURANCE LIFE CO OF NEW YORK	187 DANBURY RD RIVERVIEW BLDG 3RD F	WILTON	CT	06897	203-762-4454
65960	WINDSOR LIFE INSURANCE COMPANY	3434 FAIRMOUNT ST	DALLAS	TX	75219	214-559-0850
56170	WOMAN'S LIFE INSURANCE SOCIETY	1338 MILITARY ST	PORT HURON	MI	48060-5020	810-985-5191
57320	WOODMEN OF THE WORLD LIFE INS SOCIETY	1700 FARNAM ST	OMAHA	NE	68102-2002	402-342-1890
31232	WORK FIRST CASUALTY COMPANY	3411 SILVERSIDE RD STE 101	WILMINGTON	DE	19811	302-477-1710
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213-747-6492
57290	WORKMENS BENEFIT FUND OF THE U S OF AM	399 CONKLIN ST STE 310	FARMINGDALE	NY	11735-2614	516-938-6060
79987	WORLD CORP INSURANCE COMPANY	PO BOX 3160	OMAHA	NE	68103-0160	515-245-4214
70629	WORLD INSURANCE COMPANY	PO BOX 3160	OMAHA	NE	68103-0160	515-245-4214
20273	WRM AMERICA INDEMNITY COMPANY INC	325 DONALD J LYNCH BLVD	MARLBOROUGH	MA	01752-4729	516-750-9412
24554	XL INSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5200
88080	XL LIFE INSURANCE AND ANNUITY COMPANY	20 N MARTINGALE RD STE 200	SCHAUMBURG	IL	60173	847-517-2990
80586	XL RE LIFE AMERICA INC	20 N MARTINGALE RD STE 200	SCHAUMBURG	IL	60173	203-964-5200
20583	XL REINSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
37885	XL SPECIALTY INSURANCE COMPANY	SEAVIEW HOUSE, 70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5200
24325	YORK INSURANCE COMPANY	1275 WAMPANOAG TRAIL	RIVERSIDE	RI	02915	401-453-7132
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812-468-5839
27090	YOUNG AMERICA INSURANCE COMPANY	PO BOX 224467	DALLAS	TX	75222-4467	214-333-4002
30325	ZALE INDEMNITY COMPANY	PO BOX 152762	IRVING	TX	75038-1003	972-580-4039
71323	ZALE LIFE INSURANCE COMPANY	PO BOX 152762 STA 5B-9	IRVING	TX	75015-2762	972-580-4499
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818-713-1000
16535	ZURICH AMERICAN INSURANCE COMPANY	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
27855	ZURICH AMERICAN INSURANCE CO OF ILLINOIS	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048

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